

# **EXHIBIT 1**

KATRINA DOUGLAS, FEBRUARY 28, 2008

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

KATRINA DOUGLAS, )  
 )  
 Plaintiff, )  
 )  
 -vs- ) No. 07 C 6773  
 )  
 CERTEGY PAYMENT RECOVERY ) Judge Bucklo  
 )  
 SERVICES, INC., )  
 )  
 Defendant. )

The deposition of KATRINA DOUGLAS, called for examination, taken pursuant to the Federal Rules of Civil Procedure of the United States District Courts pertaining to the taking of depositions, taken before V. LINDA BOESCH, a Notary Public within and for the County of DuPage, State of Illinois, and a Certified Shorthand Reporter, CSR No. 84-3108, of said state, at Suite 4400, 77 West Wacker Drive, Chicago, Illinois, on the 28th day of February, A.D. 2008, at 1:00 p.m.

# ORIGINAL

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 PRESENT:

2 LEGAL HELPERS, P.C.,

3 (20 West Kinzie Street, Suite 1300,

4 Chicago, Illinois 60610,

5 866-339-1156), by:

6 MR. RICHARD J. MEIER,

7 appeared on behalf of the Plaintiff;

8  
9 MCGUIRE WOODS, LLP,

10 (77 West Wacker Drive, Suite 4400,

11 Chicago, Illinois 60601,

12 312-849-8100), by:

13 MS. AMY R. JONKER,

14 appeared on behalf of the Defendant.

15  
16 ALSO PRESENT:

17 MR. RICHARD WEINMAN, via telecommunications

18 Certegy Payment Recovery Services, Inc.

19  
20  
21  
22  
23 REPORTED BY: V. LINDA BOESCH, CSR No. 84-3108.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 (WHEREUPON, the witness was duly  
2 sworn.)

3 KATRINA DOUGLAS,  
4 called as a witness herein, having been first duly  
5 sworn, was examined and testified as follows:

6 EXAMINATION

7 BY MS. JONKER:

8 Q. Would you please state your name for the  
9 record?

10 A. Katrina Douglas.

11 Q. Do you go by any other names besides  
12 Katrina Douglas?

13 A. Trina.

14 Q. Have you ever had any other names besides  
15 Katrina Douglas?

16 A. No. Besides my maiden name, Taylor.

17 Q. Katrina Taylor?

18 A. Yes.

19 Q. Okay. Ms. Douglas, I want to show you  
20 what I'm marking as Exhibit A.

21 (WHEREUPON, a certain document  
22 was marked Deposition Exhibit No.  
23 A, for identification, as of  
24 2-28-08.)

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 (WHEREUPON, the document was  
2 tendered to the witness.)

3 BY MS. JONKER:

4 Q. Let me represent to you that this is a  
5 copy of the electronic docket for the United States  
6 Bankruptcy Court for the Northern District of  
7 Illinois.

8 Do you see your name at the top there?

9 A. Yes.

10 Q. And this is for your bankruptcy petition,  
11 correct?

12 A. Yes.

13 Q. Now, if you open up to the third page, I  
14 represent to you that this is your bankruptcy  
15 petition, is that right?

16 A. Yes.

17 MR. MEIER: Have you seen this before?

18 MS. JONKER: I'm sorry. Could you hold just a  
19 moment, please.

20 (WHEREUPON, there was a short  
21 interruption for the telephone.)

22 MS. JONKER: For the record, on the phone I  
23 have Richard Weinman. He's a representative of  
24 Defendant, Certegy. He'll just be listening in.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 BY MS. JONKER:

2 Q. Let me go back to what we were saying.  
3 You recognize this as your bankruptcy petition?

4 A. Yes.

5 Q. And if you turn to that orange tab that's  
6 marked there, this is Schedule F of your bankruptcy  
7 petition.

8 Do you understand that this is where you  
9 list the creditors that you owe money to?

10 A. Yes.

11 Q. Okay. And you're supposed to list all  
12 your creditors here, correct?

13 A. Yes.

14 Q. Okay. And if you look -- if you turn  
15 over one page there, you'll see at the bottom, the  
16 bottom two entries, those are the checks that are at  
17 issue -- I'm sorry. I think you have to turn one  
18 more page, actually.

19 Those bottom two entries, those are the  
20 checks that are at issue in this lawsuit, correct?

21 MR. MEIER: The Majestic Star's?

22 MS. JONKER: Yes.

23 BY MS. JONKER:

24 Q. They are for \$225 apiece, is that right?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Yes.

2 Q. Okay. And is it your understanding,  
3 Ms. Douglas, that you're supposed to disclose all  
4 your assets on your bankruptcy petition?

5 A. Yes.

6 Q. And did you do that?

7 A. To the best of my knowledge.

8 Q. Did you disclose everything, all your  
9 assets?

10 A. Yes, to the best of my knowledge.

11 Q. You signed this bankruptcy petition,  
12 correct?

13 A. Yes.

14 Q. And you signed it under penalty of  
15 perjury?

16 MR. MEIER: Where's the signature?

17 MS. JONKER: The signature is on Page 3. It's  
18 back here at the beginning. You have to go to  
19 Page 3. Go one more, one more.

20 BY MS. JONKER:

21 Q. Do you see your name here at the top  
22 under "Signature"?

23 A. Yes.

24 MR. MEIER: I don't see her signature. Do you

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 have a signature?

2 MS. JONKER: This is an electronic copy.

3 BY MS. JONKER:

4 Q. That's your electronic signature, isn't  
5 it?

6 MR. MEIER: May I clarify it with her?

7 MS. JONKER: We have a question pending, so...

8 MR. MEIER: Okay.

9 BY MS. JONKER:

10 Q. Did you sign this bankruptcy petition,  
11 Ms. Douglas?

12 Did you authorize someone to file this  
13 bankruptcy petition for you?

14 A. Yes, I did.

15 Q. Who did you authorize?

16 A. The attorney of Ernesto Borges.

17 Q. And did you meet with him?

18 A. I met with the law firm, yes.

19 Q. Okay. And did you sign the bankruptcy  
20 petition when you met with him?

21 A. Yes.

22 Q. Okay. And did you sign it under penalty  
23 of perjury?

24 A. Yes.



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Okay.

2 MR. MEIER: Are you sure you signed it under  
3 penalty of perjury?

4 THE WITNESS: Meaning?

5 BY MS. JONKER:

6 Q. Look right there. Do you see this? It  
7 says that you're signing under penalty of perjury.  
8 Do you see this paragraph with your signature below  
9 it (indicating)?

10 A. Uh-huh.

11 MR. MEIER: I just want to make sure that she  
12 understands what she --

13 MS. JONKER: Sure. Understands the term  
14 "perjury"?

15 MR. MEIER: Correct.

16 MS. JONKER: Sure.

17 BY MS. JONKER:

18 Q. Go ahead. Take a moment and read the  
19 paragraph.

20 A. Okay.

21 Q. And you did sign this bankruptcy  
22 petition, correct?

23 A. Yes.

24 Q. Okay. And you understand that you were

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 supposed to disclose all your assets and all your  
2 debts on this bankruptcy petition, correct?

3 A. Correct.

4 Q. And that's what you did, correct?

5 A. To the best of my knowledge.

6 Q. You didn't hide anything, you didn't hold  
7 anything back?

8 A. To the best of my knowledge, no.

9 Q. Because that would be dishonest to do  
10 that, wouldn't it?

11 A. Yes.

12 Q. Where on this bankruptcy petition did you  
13 disclose your FDCPA lawsuit?

14 A. That wasn't disclosed.

15 Q. You didn't disclose it on your bankruptcy  
16 petition?

17 A. No.

18 Q. Why not?

19 A. I just learned about that far as the  
20 extent of the lawsuit.

21 Q. You just learned about the extent of the  
22 lawsuit?

23 A. Yes.

24 Q. When did you file this bankruptcy

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 petition?

2 A. February the 1st.

3 Q. Of what year?

4 A. 2008.

5 Q. So that was at the beginning of this  
6 month?

7 A. Yes.

8 Q. Do you know when you filed this lawsuit?

9 A. Can I speak with my attorney?

10 Q. No, the question's pending. Unless you  
11 want to have an open discussion right here.

12 Do you know?

13 MR. MEIER: I think the complaint speaks for  
14 itself when it was filed.

15 MS. JONKER: I want to know what she knows.

16 BY MS. JONKER:

17 Q. Do you know when you filed this lawsuit?

18 A. Last year I called my bankruptcy attorney  
19 at the time.

20 Q. Which was who?

21 A. Which was Legal Helpers.

22 Q. Was your bankruptcy attorney? Legal  
23 Helpers was your bankruptcy attorney?

24 A. I had attained them.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. You retained them?

2 A. Last year.

3 Q. To do what?

4 A. For bankruptcy.

5 Q. To file bankruptcy for you?

6 A. Yes.

7 Q. But you didn't actually use them to file  
8 bankruptcy?

9 A. Correct.

10 Q. You hired this other attorney?

11 A. Correct.

12 Q. And did you tell that other attorney  
13 about this lawsuit?

14 A. No, I didn't, because I just learned  
15 about the lawsuit.

16 Q. When did you learn about the lawsuit  
17 exactly?

18 A. I can't recall the date.

19 Q. Was it before you filed your bankruptcy  
20 petition or after?

21 A. After.

22 Q. So you're telling me that you filed this  
23 bankruptcy petition on February 1 of this year, less  
24 than a month ago, and you didn't find out about this

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 lawsuit until after you filed this bankruptcy  
2 petition?

3 A. To the best of my knowledge.

4 Q. Are you telling me that your attorney  
5 sitting right here filed this lawsuit without your  
6 knowledge?

7 A. To the best of my knowledge.

8 Can I talk with my attorney now?

9 Q. You're in the middle of a deposition,  
10 Ms. Douglas.

11 When you talked to your bankruptcy  
12 attorney, you're telling me when you talked to  
13 Mr. Borges, you did not know that you had an FDCPA  
14 lawsuit pending?

15 A. That's correct.

16 Q. You had no idea that you had any lawsuit  
17 pending regarding the FDCPA or these checks?

18 A. That's correct.

19 MR. MEIER: She -- may I interject?

20 Ms. Douglas retained us to pursue her FDCPA claim  
21 when she retained Legal Helpers. There was two  
22 separate retainer agreements.

23 BY MS. JONKER:

24 Q. When did you first retain Legal Helpers?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Last year. I don't recall the date.

2 Q. And you told me earlier that you retained  
3 them to file bankruptcy for you?

4 A. To file bankruptcy, correct.

5 Q. And then did you retain them a second  
6 time as well?

7 A. No.

8 Q. You only retained them once?

9 A. Yes.

10 Q. Did you pay them anything?

11 A. A hundred dollars.

12 Q. Did you sign any kind of engagement  
13 agreement?

14 MR. MEIER: I don't --

15 MS. JONKER: There's a question pending.

16 BY MS. JONKER:

17 Q. Did you sign an engagement agreement with  
18 them?

19 A. With Legal Helpers to represent me for  
20 bankruptcy?

21 Q. Yes.

22 A. Yes.

23 Q. And what were the terms of your  
24 engagement agreement? Meaning, when you signed this

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 engagement agreement with Legal Helpers, were you  
2 paying them by the hour or were you paying them --

3 A. I just put down a hundred dollars  
4 retainer fee.

5 Q. And do you owe them anything else besides  
6 the \$100?

7 A. No longer. They no longer represent me  
8 for bankruptcy.

9 Q. Okay. But they represent you in this  
10 lawsuit, correct?

11 A. Correct.

12 Q. Okay. When you paid them the \$100, what  
13 was that for? Was that to represent you in  
14 bankruptcy?

15 A. Correct.

16 Q. And now for this lawsuit, did you retain  
17 them again separately?

18 A. No, I didn't retain them again  
19 separately.

20 MR. MEIER: I want you to correct -- you did  
21 sign a retainer agreement with us for FDCPA. You  
22 did.

23 BY MS. JONKER:

24 Q. When did you sign that agreement?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 MR. MEIER: It was --

2 MS. JONKER: She, apparently, has no  
3 recollection of this. I'd like to hear from her.  
4 This is her deposition.

5 BY MS. JONKER:

6 Q. Did you sign a retainer agreement or an  
7 engagement agreement with Legal Helpers for this  
8 lawsuit, this FDCPA lawsuit?

9 While you're thinking about that, let me  
10 ask you another question. When did you decide not to  
11 use Legal Helpers in your bankruptcy?

12 A. When I obtained this law firm, Ernesto --

13 Q. When did you retain this other law firm,  
14 Borges?

15 A. I can't recall the exact date.

16 Q. Why did you decide to retain a different  
17 law firm?

18 A. I wasn't happy with Legal Helpers  
19 represent me for bankruptcy.

20 Q. Why?

21 A. Too many attorneys. I like to deal with  
22 one, one attorney.

23 Q. And did you get to do that at Borges?  
24 You dealt with just one attorney?



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Yes.

2 Q. But you continued your relationship with  
3 Legal Helpers?

4 A. I just resumed my relationship with Legal  
5 Helpers.

6 Q. When did you resume it?

7 A. As far as communication.

8 Q. Anything. When did you resume your  
9 relationship with Legal Helpers?

10 A. I'm trying to think if it was after I got  
11 the attorney, the new attorney, for the bankruptcy.  
12 It had to have been the month of February. I don't  
13 have the exact date.

14 Q. When you resumed your relationship with  
15 Legal Helpers, did you tell them that you had filed  
16 for bankruptcy?

17 A. Yes.

18 Q. When did you tell them that?

19 A. When I found out more of communications  
20 about the FS --

21 MR. MEIER: FDCP.

22 BY THE WITNESS:

23 A. FDCP.

24 BY MS. JONKER:

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. When was that?

2 A. The month of February.

3 Q. Which day?

4 A. I don't have the exact date.

5 Q. Was it the first week of February? The  
6 second week of February?

7 Because today is February 28. So we're  
8 at the very end of the month. So this is just the  
9 last couple of weeks we're talking about.

10 A. Had to have been the first week of  
11 February, possible the end of January.

12 Q. So it was end of January or the first  
13 week of February that you started communicating with  
14 Legal Helpers about this lawsuit?

15 A. Correct.

16 Q. And before that, when was the last time  
17 you spoke to Legal Helpers?

18 A. I haven't.

19 Q. You said you had previously retained them  
20 to represent you in a bankruptcy, correct?

21 A. That was last year, correct.

22 Q. When last year?

23 A. I'm going to say the summer of last year.

24 Q. Okay. Can you give me an idea? Was it

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 early summer, like May or June? Was it the end of  
2 the summer, August? September?

3 A. I'm going to say maybe July.

4 Q. Okay. That's when you first retained  
5 Legal Helpers to represent you in bankruptcy is July  
6 of last year, 2007?

7 A. I have a receipt, but I don't know the  
8 date.

9 Q. You have a receipt for your \$100?

10 A. Yes, I do.

11 Q. And how many times did you talk to them  
12 after you first retained them? Did you have just one  
13 conversation with them or did you talk to them  
14 several times?

15 A. Several times.

16 Q. Okay. Give me an idea of when those  
17 conversations occurred.

18 A. See, after I first retained them, I'm  
19 going to say maybe three times after I gave them a  
20 hundred dollars deposit.

21 Q. Okay. And when did you contact them or  
22 talk to them on three occasions? Approximately when  
23 was that? Like, give me an idea of the month.

24 You retained them in July. You spoke to

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 them then. When was the next time you talked to  
2 them?

3 A. Maybe sometime in the month of July,  
4 again in August. And those are the only times that I  
5 can remember. Maybe the month of July and August,  
6 three times.

7 Q. When did you tell Legal Helpers that you  
8 didn't want them to represent you in your bankruptcy  
9 filing?

10 A. I didn't.

11 Q. You didn't ever tell them that?

12 A. No, not until I obtained this attorney.

13 Q. You said that you retained this other  
14 attorney, Borges, when?

15 A. January.

16 Q. January of this year?

17 A. Yes.

18 Q. So you never said anything to Legal  
19 Helpers. You just went and got Borges instead?

20 A. Correct.

21 Q. And in January, Legal Helpers hadn't done  
22 anything on your bankruptcy petition?

23 A. No.

24 Q. Had they done anything about your

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 lawsuit?

2 A. Not that I know of. Until just now.  
3 Until the end of January that I learned more about  
4 this lawsuit.

5 Q. When was the first time you learned about  
6 this lawsuit?

7 A. January.

8 Q. January of this year is the first time  
9 you ever heard of this lawsuit?

10 A. Correct.

11 Q. You didn't know anything had been filed?

12 A. No.

13 Q. When you spoke to Legal Helpers about  
14 this lawsuit in January, did you tell them that you  
15 were planning to file for bankruptcy through another  
16 attorney?

17 A. I did let Richard know.

18 Q. And did you tell the other attorney,  
19 Borges, about the lawsuit?

20 A. Just now. They just know about it now.  
21 I just found out about it.

22 Q. When you say "now," what do you mean?  
23 You mean January?

24 A. This year, yes.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. So when you contacted Borges in January,  
2 you said, "Okay. I have this lawsuit going with  
3 Legal Helpers"?

4 A. No.

5 Q. When did you tell Borges about the  
6 lawsuit?

7 A. When I just found out about it.

8 Q. Which was January you said?

9 A. I'm trying to get my dates right.  
10 January or -- it had to have been January, yes.

11 Q. Because you filed this bankruptcy  
12 petition on February 1, correct?

13 A. Correct. That's when I signed it.

14 Q. Okay. And so you're telling me that in  
15 January of 2008, before you filed this bankruptcy  
16 petition, you told your attorney, Mr. Borges, about  
17 this lawsuit?

18 A. At the time I found out about this  
19 lawsuit, I was in the middle of attaining them. I  
20 had attained them.

21 Q. You're referring to Mr. Borges?

22 A. Yes.

23 Q. Okay. So you retained Mr. Borges for  
24 your bankruptcy petition in January of 2008?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. When I first attained them, I didn't know  
2 anything more about the lawsuit that's pending.

3 Q. Okay. And then after you retained them,  
4 you found out about the lawsuit, is that right?

5 A. That is correct.

6 Q. Okay. And then did you tell Mr. Borges  
7 about the lawsuit?

8 A. I didn't tell Mr. Borges, but the  
9 counsels filing my petition for the bankruptcy, I  
10 told her about it.

11 Q. Who is that?

12 A. I know her name is Molly.

13 Q. And does she work for Mr. Borges?

14 A. Yes.

15 Q. Do you know what her last name is?

16 A. No, I don't have the last name.

17 Q. And you told her about your FDCPA lawsuit  
18 with Legal Helpers?

19 A. Yes.

20 Q. And what did she say?

21 A. She really didn't say anything.

22 Q. She had no response at all?

23 A. I mean, she didn't really say anything.  
24 I could still go forward with my bankruptcy.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. At that point when you told Molly about  
2 your lawsuit, had the bankruptcy petition already  
3 been filed?

4 A. Yes.

5 Q. What day did you talk to Molly?

6 A. I don't have the exact date.

7 Q. It was in February or January?

8 A. It have to have been February.

9 Q. So it was after you filed your bankruptcy  
10 petition, you told Molly who works for Mr. Borges  
11 that you had this lawsuit with Legal Helpers, is that  
12 right?

13 A. That is correct. I do believe that is  
14 correct because everything was so close together.

15 Q. Okay. How close together?

16 A. Like a week, maybe. Everything happened  
17 just so fast at the same time.

18 Q. So you found out about this lawsuit that  
19 we are here for today and within approximately a  
20 week, you filed your bankruptcy petition. Is that  
21 what you're telling me?

22 A. My bankruptcy petition was filed before I  
23 found out about the lawsuit.

24 Q. Now, what you told me earlier is that you



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 found out about the lawsuit in January. Isn't that  
2 what you said?

3 A. The end of January, beginning of  
4 February.

5 Q. You're not sure? Because you said a  
6 little while ago, you were pretty sure that it was  
7 end of January.

8 A. It's so close together. It's so close  
9 together.

10 Q. So you didn't tell Mr. Borges about this  
11 lawsuit until after you filed your bankruptcy  
12 petition, correct?

13 A. The bankruptcy petition was filed before  
14 I knew more about this lawsuit.

15 Q. When you say "knew more about this  
16 lawsuit," what do you mean "more"? You knew  
17 something about it?

18 A. Actually, before I knew. I knew I filed  
19 the complaint, but I didn't know it was being  
20 pursued.

21 Q. You knew you filed the complaint --

22 A. Yes.

23 Q. -- before you filed this bankruptcy  
24 petition?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. True.

2 Q. I'm sorry. I just want to clarify to  
3 make sure I understand.

4 You knew that a complaint had been filed  
5 before you got this bankruptcy petition on file?

6 A. I knew I called Legal Helpers and I told  
7 them that I was harassed. And that's the last I  
8 heard of it.

9 Q. But you just said that you knew that a  
10 complaint had been filed?

11 A. Maybe not so much a complaint. I knew I  
12 called Legal Helpers and told them.

13 Q. When did you call Legal Helpers and tell  
14 them that you had been harassed?

15 A. Last year.

16 Q. When last year?

17 A. In August of last year I called them.

18 Q. So in August of 2007, you called Legal  
19 Helpers and told them that you had been harassed?

20 A. Correct. That is correct.

21 Q. And what did Legal Helpers do when you  
22 told them that?

23 A. They took a statement that I filled out  
24 on-line, and that was the last I heard.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. They never told you anything about filing  
2 a lawsuit --

3 A. No.

4 Q. -- in 2007?

5 A. No.

6 Q. They didn't tell you that they were  
7 filing a complaint?

8 A. No.

9 Q. When did they first tell you about the  
10 fact that they had filed a complaint in this lawsuit?

11 A. I just found out about it.

12 Q. When?

13 A. This year.

14 Q. So January of 2008, like you said before,  
15 is when you first found out about this lawsuit?

16 A. It had to have been the end of January  
17 that I found out about it, yes.

18 Q. When you first found out about this  
19 lawsuit in January of 2008, who told you about it?

20 A. I received an e-mail.

21 Q. From who?

22 A. Legal Helpers.

23 Q. Who at Legal Helpers?

24 A. I don't recall the name of who was on the

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 e-mail.

2 Q. Was it an attorney?

3 A. Yes.

4 Q. Was it the attorney who's here today?

5 A. I don't think Richard's name was on  
6 there.

7 MR. MEIER: I think I was. I think I --

8 BY THE WITNESS:

9 A. I'm not exactly sure. I don't think it  
10 was --

11 BY MS. JONKER:

12 Q. So it may have been Richard or it may  
13 have been another attorney from Legal Helpers?

14 A. His partner, maybe.

15 Q. Who told you about this lawsuit?

16 A. Yes.

17 Q. And what did they tell you about it?

18 A. I just received an e-mail. I'm trying to  
19 think what it said. I don't really recall. Saying  
20 that "We're pursuing your case. Get in contact with  
21 us immediately." That's when I got in contact with  
22 them.

23 Q. I'm going to show you what I'm marking as  
24 exhibit -- Group Exhibit B.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 (WHEREUPON, a certain document  
2 was marked Deposition Exhibit No.  
3 B, for identification, as of  
4 2-28-08.)

5 (WHEREUPON, the document was  
6 tendered to the witness.)

7 BY MS. JONKER:

8 Q. Do you recognize these documents?

9 A. Yes.

10 Q. What are they?

11 A. They are checks made payable to Majestic  
12 Star.

13 Q. Did you write these checks?

14 A. Yes.

15 Q. And these checks were written on your  
16 account?

17 A. Yes.

18 Q. At National City Bank?

19 A. Yes.

20 Q. You recognize the signature on these  
21 checks?

22 A. Yes.

23 Q. Is it yours?

24 A. Yes.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. When did you write these checks?

2 A. May 6 of '07.

3 Q. Both of them?

4 A. Yes.

5 Q. And they're both for \$200, correct?

6 A. Correct.

7 Q. And they're made out to the Majestic Star  
8 Casino?

9 A. Yes.

10 Q. How often do you go to the Majestic Star  
11 Casino?

12 A. Weekly.

13 Q. When was the last time you were there?

14 A. Just last week.

15 Q. How much money would you say you've spent  
16 there in the last 12 months?

17 A. For the whole year how much I lost or how  
18 much I --

19 Q. How much money did you go in with?

20 A. How much I took with me?

21 Q. Uh-huh. Over the last year.

22 A. Over the last year.

23 Q. Just an estimate.

24 A. That I took with me?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Yeah. When you go in and you buy chips.

2 A. Right.

3 Q. I don't want to know how much you've won  
4 or lost. I just want to know --

5 A. Just how much I took with me?

6 Q. Yeah. How much did you spend?

7 A. Over the last year.

8 MR. MEIER: Could I ask you to clarify the  
9 question? "How much did you spend?" Is that what  
10 you're asking?

11 MS. JONKER: Sure. How much money --

12 BY THE WITNESS:

13 A. How much did I took of my money -- when I  
14 go to the casino, how much I took over the last year.

15 BY MS. JONKER:

16 Q. Correct.

17 A. Maybe about 4,000.

18 Q. Over what time period? Are you talking  
19 about 2007?

20 A. You said in 12 months.

21 Q. Yeah. In the past 12 months. 4,000?

22 Do you go to any other casino's besides  
23 Majestic Star?

24 A. Yes.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Which ones?

2 A. Horseshoe.

3 Q. Any others?

4 A. I've been to Resort.

5 Q. What's the name of it?

6 A. Resort. That's it. R-e-s-o-r-t.

7 Q. Any others?

8 A. I went to Harrah's.

9 Q. Any others?

10 A. That's it.

11 Q. How much money have you spent at Harrah's  
12 in the past 12 months?

13 A. Harrah's, maybe about a -- maybe about  
14 900.

15 Q. How much at Horseshoe?

16 A. Maybe about 500.

17 Q. And how much at Resort?

18 A. I don't go there very often. Maybe 300.

19 Q. You're sure it's not more?

20 A. At Resort?

21 Q. At any of them.

22 MR. MEIER: You asked for approximations.

23 MS. JONKER: I did.

24 BY THE WITNESS:



KATRINA DOUGLAS, FEBRUARY 28, 2008

1           A.     And you said at that particular casino,  
2     Resort.

3     BY MS. JONKER:

4           Q.     At any of those. At Harrah's, Horseshoe,  
5     Resort. I'm just asking are you sure that those are  
6     accurate approximations or estimates?

7           A.     For each one?

8           Q.     Yes.

9           A.     For those that I mentioned, yes.

10          Q.     Okay. Looking at these checks, are you  
11     the only person on this account, this checking  
12     account?

13          A.     Yes.

14          Q.     That's not a joint account?

15          A.     No.

16          Q.     Is there anyone else who has access to  
17     this account for any reason?

18          A.     No.

19          Q.     At the time you wrote these checks, did  
20     you know that you had insufficient funds to cover  
21     them?

22          A.     No.

23          Q.     You didn't know that you -- excuse me.  
24                 You didn't know that you didn't have

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 enough money in your account to cover these checks?

2 A. No.

3 Q. Do you balance your checkbook?

4 A. No.

5 Q. Do you keep track of how much you have in  
6 your checking account at all?

7 A. No.

8 Q. Don't you think it's important to know  
9 when you write a check whether or not there's  
10 sufficient funds in your account to cover it?

11 A. Yes.

12 Q. But you don't do anything to make sure  
13 that you have sufficient funds?

14 A. No.

15 Q. How did you find out that these checks  
16 bounced?

17 A. Got something in the mail.

18 Q. What did you get?

19 A. A statement from the bank, one of those  
20 little slips that said not paid, NSF.

21 Q. What did you do about it?

22 A. What did I do about it?

23 Q. Yeah. When you got the statements from  
24 the bank saying that your checks bounced, what did

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 you do about that?

2 A. Tried to cover them.

3 Q. How did you do that?

4 A. Tried to borrow money.

5 Q. Who did you try to borrow the money from?

6 A. My sister.

7 Q. What's her name?

8 A. Carol Taylor.

9 Q. Carol Taylor?

10 A. Yes.

11 Q. How much did you ask her for?

12 A. \$400 to cover the checks.

13 Q. Did she give it to you?

14 A. No.

15 Q. Why not?

16 A. She didn't have it.

17 Q. Did you ask anyone else?

18 A. No.

19 Q. Why not?

20 A. Just didn't ask somebody else.

21 Q. Did you get anything else besides the  
22 bank statements telling you that these checks had  
23 bounced?

24 A. I got something else from the collection

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 agency.

2 Q. Which collection agency is that?

3 A. I think it's Synergy.

4 Q. "Certegy"?

5 A. Certegy.

6 Q. The one who's the Defendant in this  
7 lawsuit?

8 A. Yes.

9 Q. What did you get from them?

10 A. A statement saying you owe Majestic Star  
11 Casino.

12 Q. How many statements like that did you  
13 get?

14 A. I don't recall. Maybe two or three.

15 Q. What did you do when you received those  
16 statements?

17 A. What did I do?

18 Q. Yeah. What did you do in response to  
19 receiving them?

20 A. There was nothing I could do.

21 Q. What do you mean?

22 A. There was nothing I could do. I didn't  
23 have the money at the time.

24 Q. Did you try to borrow the money from

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 anyone?

2 A. Only person I can try to borrow money  
3 from is my sister.

4 Q. There's no one else that you could ask  
5 for a loan or for money or anything?

6 A. No.

7 Q. And you didn't have any money yourself to  
8 pay these debts?

9 A. No.

10 Q. Did you get any phone calls about these  
11 bounced checks?

12 A. No, not these two, that I recall.

13 Q. Do you have an answering machine?

14 A. I have voicemail.

15 Q. What's your phone number for the  
16 voicemail?

17 A. (708) 596-4689.

18 Q. Do you have any other phone numbers  
19 besides that one?

20 A. I have a cell phone.

21 Q. What number is that?

22 A. (708) 359-5190.

23 Q. Besides this debt, meaning these two  
24 bounced checks here, do you have any other debts?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Yes.

2 Q. Any debt collectors or creditors trying  
3 to collect those debts from you?

4 A. Credit card debts?

5 Q. Any kind of debts.

6 Do you have any debt collectors or  
7 creditors calling you to try to collect any kind of  
8 debts besides the one for these checks?

9 A. Yes.

10 Q. Who's been calling you?

11 A. Visa.

12 Q. How much do you owe Visa?

13 A. I owe one about 1300, I do believe.

14 Q. Any others?

15 A. One other one, MasterCard.

16 Q. And how much do you owe MasterCard?

17 A. I could have them twisted. 700.

18 Q. And you get phone calls or letters from  
19 Visa or MasterCard?

20 A. Yes.

21 Q. Regarding these debts?

22 A. Yes.

23 Q. Do you ever speak to anyone in person  
24 regarding these debts on the phone?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Yes.

2 Q. How many times?

3 MR. WEINMAN: Sorry to interrupt. Is there any  
4 way the --

5 THE COURT REPORTER: I can't hear him.

6 MS. JONKER: Let's just go off the record for a  
7 moment.

8 (WHEREUPON, there was a short  
9 interruption.)

10 MS. JONKER: We'll go back. What was our  
11 pending question?

12 (WHEREUPON, the record was read  
13 by the reporter as requested.)

14 BY MS. JONKER:

15 Q. How many times have you received phone  
16 calls from Visa or MasterCard regarding these debts?

17 A. On my voicemail, I'll say -- within a  
18 month?

19 Q. Within the last 12 months.

20 A. Oh, within the last 12 months. I'm going  
21 to say over the last 12 months, messages on my  
22 answering machine, maybe 30.

23 Q. Just from these two creditors?

24 A. Yes.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. What about speaking to someone on the  
2 phone in person from these two creditors? How many  
3 times have you spoken to someone live on the phone  
4 from these two creditors?

5 A. Maybe five times.

6 Q. In the last 12 months?

7 A. Maybe.

8 Q. What other debt collectors or creditors  
9 have been calling you to --

10 A. Beneficial.

11 Q. How many times has Beneficial called you  
12 in the last 12 months?

13 A. I'm going to say maybe about 30 times.

14 Q. And how many times did you actually speak  
15 to a live person from Beneficial?

16 A. Maybe about ten times.

17 Q. And who else besides Beneficial?

18 A. Great American Finance.

19 Q. And how many times has anyone from Great  
20 American Finance called you?

21 A. About five times.

22 Q. And how many times did you speak to a  
23 person from Great American Finance?

24 This is the last 12 months still that



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 we're talking about.

2 A. About two times.

3 Q. Who else besides Great American Finance  
4 has called you about debts in the last 12 months?

5 MR. MEIER: Besides the Defendant, Certegy,  
6 right? Or are you including Certegy?

7 MS. JONKER: I'm not talking about the debt  
8 that's at issue in this case. I'm talking about  
9 other creditors and debt collectors.

10 MR. MEIER: Okay.

11 BY THE WITNESS:

12 A. That's all that I can recall.

13 BY MS. JONKER:

14 Q. Have you received any calls from  
15 Barclay's Bank?

16 A. That's one of the MasterCard, Visa.

17 Q. What about Capital One?

18 A. That's one of them. It's only two.

19 Q. That's also a MasterCard or Visa?

20 A. Right. It's only those two.

21 Q. What about Cashcall, Inc.? It looks like  
22 you owe them over \$2500. Have they called you about  
23 that debt?

24 A. No, because I was paying them.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Have you paid that debt off?

2 A. No.

3 Q. Are you still making payments to  
4 Cashcall?

5 A. No.

6 Q. When did you stop making payments?

7 A. I do believe January. I think I paid  
8 them December.

9 Q. January of 2008?

10 A. Yes.

11 Q. What about Ingalls Hospital?

12 A. I haven't had a call from Ingalls.

13 Q. You listed CBCS as a collection agency  
14 that's trying to collect a debt to Ingalls Hospital  
15 on your bankruptcy petition.

16 A. Yes.

17 Q. Did you receive calls from CBCS?

18 A. No, not that I recall.

19 Q. Did you get letters from them?

20 A. Maybe two or three.

21 Q. Did you have any other communication with  
22 this collection agency?

23 A. No.

24 Q. What about Harrah's; have you heard from

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 anyone trying to collect on your debt to Harrah's?

2 A. Yes.

3 Q. Who? Who called you?

4 A. Will County Bad Check.

5 Q. Bad Check what?

6 A. Department.

7 Q. How many times did they call you?

8 A. I do believe I spoke to them about three  
9 times.

10 Q. And how many times did they leave  
11 messages on your answering machine?

12 A. I don't think they left a message on my  
13 answering machine. I got correspondence from them,  
14 and I called them.

15 Q. How many letters did you get from them?

16 A. I recall two.

17 Q. And you spoke to them three times?

18 A. For arrangements to make payment.

19 Q. And did you make any payments?

20 A. Yes.

21 Q. When did you make those payments?

22 A. When?

23 Q. Uh-huh.

24 A. Last year.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. When last year?

2 A. I'm going to say maybe the latter part of  
3 last year. September, I want to say.

4 Q. How much did -- I'm sorry. Go ahead.

5 A. September, I want to say.

6 Q. How much did you pay?

7 A. A hundred dollars.

8 Q. That's it? That was the total amount you  
9 paid?

10 A. Two.

11 Q. \$200?

12 A. Yes.

13 Q. And you still owe them \$275?

14 A. No, I owe them \$560, because they tacked  
15 on attorney -- a class you had to take which was  
16 \$160.

17 Q. So you still owe \$560 to Harrah's?

18 A. Yes.

19 Q. When did you get phone calls from  
20 Harrah's?

21 A. I didn't get a phone call from Harrah's.

22 Q. I'm sorry. From the Will County Bad  
23 Check Department. You said you got three phone calls  
24 from them. When did they call you?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. I spoke to them. I called them.

2 Q. Okay. And when did you speak to them?

3 A. I made arrangements, payment

4 arrangements, back, I do believe, in September of  
5 last year.

6 Q. So all three phone calls were in  
7 September of 2007?

8 A. Yes. Well, not so much September, but  
9 the latter part of last year. I'm thinking the first  
10 conversation started in September.

11 Q. And you're telling me that all three  
12 phone calls were ones that you initiated?

13 A. Yes. If not I initiated, maybe one call  
14 I got from them. I'm trying to think. Maybe one  
15 call. If not, I initiated all three.

16 Q. Okay. How about HC Credit? It looks  
17 like, from your bankruptcy petition, you owe them  
18 \$134.

19 Did they ever contact you to try to  
20 collect that?

21 A. No. I was paying that.

22 Q. You were paying them?

23 A. Yes.

24 Q. What about Juniper Bank; did you ever

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 hear from them?

2 A. That's one of the MasterCard, Visa. They  
3 changed their name to Barclay, I believe.

4 Q. Well, you've got Juniper Bank listed  
5 separately here on your bankruptcy petition. You're  
6 telling me that the debt you owe to Juniper Bank is  
7 the same as the debt you owe to Barclay's?

8 A. How much is Juniper Bank?

9 Q. \$460. You can look at it on the  
10 petition, if you want.

11 A. Oh. I do believe they changed their name  
12 to Barclay. I'm not quite sure.

13 Q. It's at the orange tab.

14 A. Thank you. Juniper Bank. Where's  
15 Barclay?

16 MR. MEIER: Barclay is in front.

17 BY THE WITNESS:

18 A. I'm not exactly sure, but I think they're  
19 one and the same.

20 BY MS. JONKER:

21 Q. How many credit cards do you have,  
22 Ms. Douglas?

23 A. I had two.

24 Q. Only two?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Correct, yes.

2 Q. What is American General Finance? What  
3 is your account with them? Is that a credit card?

4 A. No. That's a loan company.

5 Q. And how much was your loan from American  
6 General Finance?

7 MR. MEIER: Where do you see that?

8 MS. JONKER: That's the very first one.

9 BY THE WITNESS:

10 A. That's not -- I don't have an account  
11 with them.

12 BY MS. JONKER:

13 Q. You don't have an account with American  
14 General Finance?

15 A. No.

16 Q. Why are they on your bankruptcy petition?

17 A. It's possible they got it off the credit  
18 report.

19 Q. Who got it off the credit report?

20 A. The attorney, Ernesto, because I don't  
21 have an account with American General. I had an  
22 account with them years ago, but I no longer have an  
23 account with them now.

24 Q. Did you close the account?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. I do believe it was closed.

2 Q. Did you pay it off before you closed it?

3 A. I'm trying to think if it was paid off or  
4 if it was part of a bankruptcy eight years ago.

5 Q. So you declared bankruptcy also eight  
6 years ago?

7 A. Yes.

8 Q. Was that a Chapter 13 or a Chapter 7?

9 A. That was a Chapter 7 with my husband.

10 Q. What about Beneficial Household Finance;  
11 is that a credit card?

12 A. No.

13 Q. What is that?

14 A. Unsecured loan.

15 Q. And how much was your loan for?

16 A. It was -- the credit limit was 10,000.

17 Q. And you said that you probably received  
18 about 30 phone calls from Beneficial on that debt,  
19 right?

20 A. Yes.

21 Q. Over the last 12 months?

22 A. Yes.

23 Q. And Capital One was either a Visa or a  
24 MasterCard?



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Correct.

2 Q. And Barclay's Bank was a Visa or a  
3 MasterCard?

4 A. Correct.

5 Q. And Cashcall was a loan?

6 A. Yes.

7 Q. For how much?

8 A. It was 2100.

9 Q. And it looks like you have another loan  
10 from Great American Finance?

11 MR. MEIER: This one?

12 MS. JONKER: Yeah.

13 BY MS. JONKER:

14 Q. So you have more than one loan from Great  
15 American Finance?

16 A. No. The first one is American General.  
17 This is Great American Finance. Only one with Great  
18 American Finance.

19 Q. Okay. And with Harrah's, you had two  
20 bounced checks?

21 A. Correct.

22 Q. They're listed on here as lines of  
23 credit?

24 A. No, I don't have a line of credit with

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Harrah's. They were checks.

2 Q. They were checks?

3 A. Yes.

4 Q. And now here's HC Credit. That's listed  
5 as a credit card. So you have a credit card with  
6 HC Credit?

7 It's right under Harrah's.

8 A. No, that's not a credit card. It was --  
9 I don't know what you want to call that. It was -- I  
10 guess you can call it a credit card, but I don't have  
11 a credit card. It was --

12 Q. A line of credit?

13 A. Yes. No. It wasn't even a line of  
14 credit. It was a purchase I made.

15 Q. What did you buy?

16 A. A treadmill.

17 MR. MEIER: You purchased it on credit,  
18 correct?

19 THE WITNESS: Yes.

20 BY MS. JONKER:

21 Q. So it's a credit card but you didn't have  
22 a physical plastic card?

23 A. Correct.

24 Q. And Juniper Bank was a credit card as

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 well?

2 A. Yes.

3 Q. And then going down the bankruptcy  
4 petition, the two bounced checks to Majestic Star?

5 A. Yes.

6 Q. And then the next one is a \$13,874 debt  
7 to Majestic Star. What is that?

8 A. Why they have that for a line of credit  
9 is beyond me because I did not have a line of credit  
10 with Majestic Star.

11 Q. What about the debt, \$13,874; how did you  
12 get to owe them that much money?

13 A. My understanding, that's part of Certegy.

14 Q. What's part of Certegy?

15 A. This 13,000. Why it's listed as a line  
16 of credit, I don't know.

17 Q. When you say it's "part of Certegy," what  
18 do you mean?

19 A. Certegy.

20 MR. MEIER: The debt that they're trying to  
21 collect?

22 THE WITNESS: Yes.

23 BY MS. JONKER:

24 Q. So the \$13,874 is a debt that Certegy is

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 trying to collect from you?

2 A. Correct.

3 Q. And how did you incur that debt? Did you  
4 spend this money at Majestic Star?

5 A. Yes.

6 Q. So you spent \$13,874 at Majestic Star  
7 Casino?

8 A. Yes.

9 Q. Did you spend more than that and this is  
10 just what you owe?

11 A. No, I did not spend more than that.

12 Q. Other than the two checks for \$225, this  
13 \$13,874 is the total amount that you lost at Majestic  
14 Star other than those two checks?

15 A. Correct.

16 Q. And how did you get to spend that much  
17 money at Majestic Star? Did you write a check for  
18 that?

19 A. No.

20 Q. What did you do?

21 A. I got that from the ATM machine on  
22 Majestic Star.

23 Q. You took out over \$13,000 from an ATM  
24 machine?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Over a weekend, yes.

2 Q. From your account?

3 A. No, not from my account.

4 Q. Where did it come from?

5 A. From Majestic Star ATM machine.

6 Q. Whose money was it?

7 A. My understanding is the ATM machine is  
8 rented out of Majestic Star.

9 Q. You're talking about a cash machine,  
10 right?

11 A. Yes, ATM machine.

12 Q. Was it affiliated with a bank?

13 A. Was it affiliated with the bank?

14 Q. Right.

15 A. I don't know.

16 Q. How did you take money out of the ATM  
17 machine?

18 A. Purchase order. You know how you do  
19 purchase order on the ATM machine?

20 Q. No, I don't. Tell me about it.

21 A. Well, you go to the ATM machine and you  
22 press "Other," and "Other" asks you, "How much would  
23 you like to withdraw?"

24 Q. And how much did you withdraw?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. 500, 1,000, over a four-week -- four-day  
2 period. Several amounts. And I'm not sure that it  
3 amounted to this amount here.

4 MR. MEIER: Did the machine give you the money?

5 THE WITNESS: It gave me a slip to take up to  
6 Majestic Star window, and then they give you cash.

7 BY MS. JONKER:

8 Q. So you didn't draw money, this money, out  
9 of your personal bank account?

10 A. No, I did not.

11 Q. You were basically getting a loan from  
12 Majestic Star?

13 A. I wouldn't say I was getting a loan from  
14 Majestic Star.

15 Q. Then what would you call it?

16 A. I'm not exactly sure.

17 Q. It wasn't your money, though, right?

18 A. No.

19 Q. It didn't come from your bank account?

20 A. No.

21 Q. It came from Majestic Star?

22 A. Yes.

23 Q. And you owe that to them? You owe them  
24 this amount, \$13,874, correct?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Yes.

2 Q. I'm sorry. I didn't hear you.

3 A. Yes.

4 MR. MEIER: I'm sorry if I keep coughing. I'm  
5 getting over a cold.

6 MS. JONKER: That's okay.

7 BY MS. JONKER:

8 Q. Looking at your bankruptcy petition at  
9 the very last entry, there's something called The  
10 Money Market and it says "payday loan"?

11 A. Yes.

12 Q. How much was the total loan for?

13 A. \$400.

14 Q. And did you get any phone calls or  
15 letters, any kind of communication from The Money  
16 Market or any collection agency on their behalf?

17 A. No.

18 Q. Did you make payments on your own?

19 A. Yes.

20 Q. Going back to the Majestic Star debt, the  
21 \$13,000 one, did you get any phone calls or letters  
22 regarding that debt?

23 A. From Synergy?

24 Q. From Certegy.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Certegy.

2 Q. The Defendant in this lawsuit.

3 A. Yes.

4 Q. How many phone calls did you get?

5 A. About three.

6 Q. Were they to your answering machine or  
7 did you talk to someone live?

8 A. I spoke to someone live.

9 Q. When were those calls?

10 A. The last call I remember is August 6.

11 Q. When were the other two calls?

12 A. Prior to.

13 Q. How much prior to?

14 A. Maybe two weeks back.

15 Q. Two weeks prior to August 6?

16 A. Yes.

17 Q. These checks, the ones that are in  
18 Exhibit B, those were also made out to Majestic Star,  
19 correct?

20 A. Correct.

21 Q. Did you receive any phone calls about  
22 those?

23 A. Not that I recall.

24 Q. The phone call at issue in this lawsuit



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 was in relation to what debt?

2 A. This Majestic Star debt (indicating).

3 Q. For how much? Which debt are you  
4 referring to?

5 A. The 13,000.

6 Q. \$13,000 debt, that's the one that you  
7 allegedly got this phone call from Certegy?

8 A. Yes.

9 Q. How do you know you got a phone call on  
10 August 6th?

11 A. I remember it.

12 Q. Did you take notes?

13 A. No.

14 Q. Who did you talk to?

15 A. A lady named Jennifer.

16 Q. Prior to that date, had you ever received  
17 any phone calls from Certegy?

18 A. From Jennifer, yes.

19 Q. How many calls?

20 A. Three.

21 Q. Were all three --

22 A. From Jennifer.

23 Q. What did this person say to you?

24 A. Each time?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Yeah.

2 A. The first time that I recall was in  
3 regards to the debt.

4 Q. And what was said?

5 A. If I recall right, it was making  
6 arrangements to pay the debt.

7 Q. Did you make some arrangements to pay it?

8 A. I told her I was going to try to make  
9 arrangements to pay the debt.

10 Q. How much were you going to pay?

11 A. I was going to try to send her \$500 by  
12 the end of the month.

13 Q. Anything else? Just a one-month payment  
14 or was there going to be other payments, too?

15 A. There were going to be other payments.

16 Q. Tell me about those. What was your plan?

17 A. The plan was to make arrangements to pay  
18 the debt on a monthly basis.

19 Q. And how much were you going to pay each  
20 month?

21 A. We didn't get that far to discuss that.

22 Q. So you were going to pay \$500 by the end  
23 of August against your \$13,874 debt?

24 A. Correct.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. And then you were going to try to make  
2 additional payments after that?

3 A. Yes.

4 Q. And that was your first phone call?

5 A. Yes.

6 Q. What else did you discuss during that  
7 first phone call?

8 A. That's all that I recall.

9 Q. Okay. What about the second phone call?

10 A. The second phone call, to my knowledge,  
11 she said correspondence was sent out in regards to  
12 the debt from the Accounting Department of Majestic,  
13 and I told her I didn't receive that correspondence.  
14 And it was supposed to be re-sent to me.  
15 I never received it.

16 Q. Okay. What else did you discuss during  
17 that phone call?

18 A. That's all that I can recall.

19 Q. And what about the third phone call?

20 A. The third phone call is when she told me  
21 that I needed to contact the Indiana Gaming  
22 Commissioner, and it was more like if I didn't come  
23 up with the money soon, that it's possible I could be  
24 going to jail.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. That's what she said?

2 A. She said that I need to contact the  
3 Indiana Gaming Commissioner.

4 Q. What else did she say? Anything else  
5 besides that?

6 A. That they, meaning the collection agency,  
7 and the Gaming Commissioner, I'm assuming.

8 Q. What? Go ahead. I'm listening. What  
9 did she say?

10 A. That's what she said.

11 Q. "That they" what?

12 MR. MEIER: Were they going to do anything?

13 BY MS. JONKER:

14 Q. Do you understand the question?

15 A. Yes.

16 Q. I'm waiting for your answer. You said so  
17 far that during this conversation, which I believe  
18 was you said August 6th of 2007?

19 A. Right.

20 Q. You spoke to Jennifer and Jennifer told  
21 you to contact the Indiana Gaming Commission. Did  
22 she say anything else besides that?

23 A. I do believe that they were going to  
24 proceed legal actions against me.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. You believed that?

2 A. If I recall the conversation, yes.

3 Q. Tell me exactly what she said.

4 A. I can't give you word for word exactly  
5 what she said. The best of my knowledge is what she  
6 said that I recall.

7 Q. Could you repeat it for me because I'm a  
8 little confused. She said that you should contact  
9 the Indiana Gaming Commissioner --

10 A. That they were going to be in contact  
11 with me. I should contact the Indiana Gaming  
12 Commissioner --

13 Q. Wait a second. That you should contact  
14 them or they were going to contact you?

15 A. That I should contact them.

16 Q. And what else did she say?

17 A. Or they're going to proceed with legal  
18 actions against me.

19 Q. Who would?

20 A. "They" meaning the collection agency.

21 Q. What legal action?

22 A. I don't know.

23 Q. What else did she say?

24 A. That's all that I can recall.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Did she describe the legal action?

2 A. No.

3 Q. Did she say anything else at all?

4 A. Not that I can recall.

5 Q. I want to go back and talk about a couple  
6 other phone calls that you had mentioned.

7 You said that Beneficial had called you  
8 probably about 30 times?

9 A. Yes.

10 Q. And left messages on your answering  
11 machine?

12 A. They left messages, about 30 messages.

13 Q. And that you also talked to them probably  
14 about ten times?

15 A. Correct.

16 Q. When did you talk to them? What dates?

17 A. I don't have those dates.

18 Q. Was it during 2007?

19 A. Yes.

20 Q. What part of 2007? Winter? Summer?  
21 Spring? Fall?

22 A. I'm going to say fall and winter.

23 Q. And what did you talk to them about?

24 A. I had got behind in payments.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. What kind of payments were you making?

2 A. \$300 a month.

3 Q. When did you make those payments?

4 A. I was making them on a regular throughout  
5 the summer. Then I got behind in the fall.

6 Q. This was 2007?

7 A. Yes.

8 Q. What happened when you got behind?

9 A. What do you mean "what happened when I  
10 got behind?"

11 Q. Did they start calling you more?

12 A. Yes.

13 Q. How many times a day did they call you?

14 A. Maybe twice a day.

15 Q. For how long? How many months?

16 A. I'm going to say about two months.

17 Q. Did they send you any letters?

18 A. Yes.

19 Q. How many?

20 A. I can't recall how many.

21 Q. More than ten?

22 A. No.

23 Q. More than five?

24 A. Five letters?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Yeah.

2 A. Maybe about five.

3 Q. What did they say during your  
4 conversations with them?

5 A. When will I be able to pay.

6 Q. And what did you tell them?

7 A. I'm doing my best to pay them.

8 Q. Did you ever resume your payments?

9 A. Yes.

10 Q. When?

11 A. I'm trying to think the last payment I  
12 made to them. I think my last payment I sent them  
13 was maybe in October.

14 Q. Did they ever say that they were going to  
15 file a lawsuit against you?

16 A. No.

17 Q. Did they ever say that they were going to  
18 have a collection agency contact you?

19 A. That my file will be transferred to  
20 collections.

21 Q. Was it transferred to collections?

22 A. Yes, I do believe --

23 Q. Which collection agency?

24 A. I think they have their own internal



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 collections.

2 Q. And how many calls did you get from that  
3 collection agency?

4 A. Maybe three.

5 Q. When did you get those calls?

6 A. In the fall of last year.

7 Q. August? September? October?

8 A. October, November. September, October,  
9 November.

10 Q. And what did you discuss with that  
11 collection agency?

12 A. That I was doing my best to pay them.

13 Q. Did they say they were going to sue you  
14 ever?

15 A. No.

16 Q. Did they send you any collection letters?

17 A. No.

18 Q. When they contacted you, what did you  
19 talk about?

20 A. Making payment arrangements.

21 Q. And what arrangements did you make?

22 A. I told them that I was going to pay them  
23 as best as I could.

24 Q. And what did they say?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. "Okay."

2 Q. That was it?

3 A. That was it.

4 Q. They didn't say anything else?

5 A. No.

6 Q. You said that on your Visa and your  
7 MasterCard, you had about 30 to 35 phone calls for  
8 collection of the amounts you owed?

9 A. On the answering machine.

10 Q. Did you talk to anyone live?

11 A. Not much.

12 Q. "Not much"?

13 A. No.

14 Q. Ever?

15 A. No.

16 Q. So you never spoke to anyone live about  
17 your --

18 A. No, I'm not saying I never spoke to  
19 anyone. "Not much." Maybe two or three times.

20 Q. When?

21 A. Last year, fall.

22 Q. What dates?

23 A. I don't have exact dates.

24 Q. Well, you remembered August 6th. Why

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 can't you remember any other dates?

2 A. It wasn't no threatening phone call.

3 Q. So no one during these phone calls ever  
4 said that they might file a lawsuit?

5 A. No.

6 Q. No one ever told you that you needed to  
7 pay these debts?

8 A. Oh, they told me I need to pay the debts.

9 Q. And if you didn't pay them, then what?  
10 What would happen?

11 A. They didn't say what would happen.

12 Q. What about Great American Finance; you  
13 got several calls from them. What did you discuss  
14 with them?

15 A. Payment arrangements.

16 Q. What arrangements did you make with them?

17 A. I told them I was going to pay them as  
18 best I could.

19 Q. So nothing specific?

20 A. Nothing specific.

21 Q. Did you make any payments?

22 A. My last payment with Great American  
23 Finance was, I do believe, November.

24 Q. November of what?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. '07.

2 Q. How much did you pay?

3 A. \$119.

4 Q. How have you been damaged, Ms. Douglas?

5 A. Pertaining to -- can you be more  
6 specific?

7 Q. This lawsuit. You're claiming damages.  
8 How have you been damaged?

9 A. At the time of the call, I was scared. I  
10 didn't know what's going to happen to me.

11 MR. MEIER: To clarify, what call are you  
12 referring to?

13 THE WITNESS: From Synergy.

14 BY MS. JONKER:

15 Q. Certegy?

16 A. Certegy.

17 Q. When you got a call from Certegy, you  
18 were scared?

19 A. Yes.

20 Q. Of what?

21 A. Of the nature of the debt. What they  
22 were going to do. Her telling me to go to the  
23 Indiana Gaming Commissioner.

24 Q. Well, previously, you had received calls

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 from the Will County Bad Check Department, hadn't  
2 you?

3 A. I called them to make arrangements to pay  
4 the debt.

5 Q. And you were told to call them, correct?

6 A. Yes.

7 Q. By whom?

8 A. The letter I received.

9 Q. Were you scared then?

10 A. Yes.

11 Q. And you got phone calls from Barclay's  
12 Bank and Capital One Bank and Juniper Bank about the  
13 debts you owed them, right?

14 A. Yes.

15 Q. Were you scared about those phone calls?

16 A. They didn't threaten me, no.

17 Q. But they called you over 30 times in a  
18 period of a couple months. Weren't you getting a  
19 little scared then?

20 A. No.

21 Q. What about Beneficial Bank; they called  
22 you over 40 times in a period of a couple of months?

23 A. They were working with me.

24 Q. Because you were paying them, right?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Correct.

2 Q. What other damages do you have besides  
3 being scared?

4 A. What other damages I have besides being  
5 scared?

6 Q. Yeah. You said you were scared because  
7 you owed over \$13,000 to Majestic Star Casino.

8 How else were you damaged?

9 A. I wasn't able to sleep.

10 Q. Oh. For how long?

11 A. For about a month.

12 Q. When?

13 A. When I got the call.

14 Q. A month after you got the call, you  
15 weren't able to sleep?

16 A. I was afraid.

17 Q. What did you do about that?

18 A. Of not sleeping?

19 Q. Yeah.

20 A. There's nothing I could do.

21 Q. Did you go see a doctor?

22 A. No.

23 Q. Did you take anything?

24 A. No.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. You didn't take anything to help you  
2 sleep?

3 A. No.

4 Q. Did you see a psychiatrist?

5 A. No.

6 Q. A psychologist?

7 A. No.

8 Q. A counselor of any kind?

9 A. No.

10 Q. So you were scared and you lost sleep,  
11 but you didn't contact anyone about this at all?

12 A. Nobody. No.

13 Q. Did you call the Indiana Gaming  
14 Commission?

15 A. No.

16 Q. Why not?

17 A. That's when I called the attorney, Legal  
18 Helpers.

19 Q. So you never bothered to call the Indiana  
20 Gaming Commission?

21 A. No.

22 Q. Any other damages?

23 A. No.

24 Q. That's it? You're sure?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. I think I'm sure.

2 Q. Did you have any out-of-pocket costs?

3 MR. MEIER: What are you referring to?

4 BY MS. JONKER:

5 Q. Did you have to pay anything for this  
6 lawsuit?

7 A. No, I haven't had no out-of-pocket costs.

8 Q. But Certegy is stuck with a \$13,874 debt  
9 that you owe, right?

10 A. Right.

11 Q. But you're the one who lost sleep, is  
12 that what you're telling me?

13 A. Yes.

14 Q. And you didn't have any medical treatment  
15 at all?

16 A. No.

17 Q. And you didn't have any psychologic or  
18 counseling treatment at all?

19 A. No.

20 Q. Did you talk to anyone about this?

21 A. A friend.

22 Q. Who?

23 A. My best friend.

24 Q. What's her name?



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Sheila.

2 Q. Sheila what?

3 A. Jones.

4 Q. What's her address?

5 A. I don't have her address. She lives in  
6 Matteson.

7 Q. Madison, Wisconsin?

8 A. Illinois.

9 Q. What's her phone number?

10 A. I don't have that. It's in my cell  
11 phone. I remember no numbers.

12 Q. Can we have it?

13 A. Yes. (708) 748-0536.

14 Q. Did you talk to anyone else besides  
15 Sheila?

16 A. Yes.

17 Q. Who?

18 A. Jerome Jones.

19 Q. Who is Jerome?

20 A. A friend.

21 Q. Where does he live?

22 A. In Indiana.

23 Q. Where in Indiana?

24 A. I don't know the city.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Is it nearby Chicago? Is it northwestern  
2 Indiana?

3 A. Yes.

4 Q. So maybe Gary or a town around there?

5 A. Not Gary, but a town around there.

6 Q. Do you have his phone number?

7 A. Yes. (708) 420-0934.

8 Q. Did you talk to anyone else besides  
9 Sheila and Jerome?

10 A. My sister.

11 Q. Is that the sister you referred to  
12 before, Carol Taylor?

13 A. No, a different sister.

14 Q. What's this sister's name?

15 A. Angela Taylor.

16 Q. Where does she live?

17 A. Blue Island.

18 Q. Do you have a phone number for her?

19 A. Yes. (708) 925-9659.

20 Q. Did you talk to anyone else besides  
21 Sheila, Jerome, and Angela?

22 A. No.

23 Q. That's it?

24 A. Yes.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Did you ask any of them for any money to  
2 pay your debts?

3 A. Yes.

4 Q. Which debts did you pay off with the  
5 money you got from them?

6 A. I asked them for money. I didn't get any  
7 from them. They didn't have any to loan.

8 Q. So none of them loaned you any money?

9 A. No.

10 Q. Where did you get the money to pay off  
11 your debts?

12 A. I work.

13 Q. So your income from your job is what you  
14 used to pay off some of your debts?

15 A. Correct.

16 Q. But not your debts to Majestic Star?

17 A. Pardon me?

18 Q. You didn't use any of your money to pay  
19 off any of your debts to Majestic Star?

20 A. No.

21 Q. Do you have any other damages?

22 A. No.

23 Q. Are you sure?

24 A. No.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Do you want to take a minute and think  
2 about it?

3 A. Yes.

4 May we take a break? Can I speak to my  
5 counselor?

6 Q. Anything you say to your attorney right  
7 now, you have to repeat to me because we have a  
8 pending question.

9 A. Okay.

10 Q. Are you ready to answer the question?

11 A. No. May I have some water?

12 Q. Sure. Go right ahead.

13 (WHEREUPON, there was a short  
14 interruption.)

15 MS. JONKER: Could you read us the pending  
16 question?

17 (WHEREUPON, the record was read  
18 by the reporter as requested.)

19 BY MS. JONKER:

20 Q. Have you thought about whether you have  
21 any more damages that you want to tell us about?

22 A. No others than the ones that I mentioned.

23 Q. That's it?

24 A. That I can -- uh-huh.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. Are you a named Defendant in a lawsuit by  
2 the Indiana Gaming Commission?

3 A. No, not that I know of.

4 Q. Are you a named Defendant in any lawsuit?

5 A. Not that I know of.

6 Q. Are you currently being prosecuted for  
7 taking money from the ATM at the Majestic Star?

8 A. No.

9 Q. You're not involved in any lawsuit at all  
10 right now besides this one, is that what you're  
11 telling me?

12 A. Not that I know of.

13 Q. Are you sure? You're under oath. Under  
14 penalty of perjury.

15 A. Not that I know besides the one that  
16 we're doing now.

17 Q. The debt on your bankruptcy petition for  
18 \$13,874 that you said you got that money from an ATM  
19 machine through a purchase order, are you involved in  
20 any kind of lawsuit or any kind of legal proceeding  
21 whatsoever regarding that ATM withdrawal?

22 A. No.

23 Q. Are you sure?

24 A. I haven't received anything that I was

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 under any type of lawsuit.

2 Q. Did anyone contact you telling you that  
3 you might be involved in some type of legal  
4 proceeding regarding this?

5 A. No.

6 Q. Have you talked to anyone about being  
7 involved in any kind of legal proceeding at all  
8 regarding this debt, the \$13,874 debt, where you took  
9 the money out of the ATM at Majestic Star?

10 A. Okay.

11 Q. Has anyone communicated with you or have  
12 you communicated with anyone else about any kind of  
13 legal proceeding whatsoever regarding that  
14 transaction?

15 A. No.

16 MR. MEIER: Other than this lawsuit right here?

17 MS. JONKER: Yeah, I'm not talking about this  
18 FDCPA lawsuit.

19 BY THE WITNESS:

20 A. No, I'm not involved in no lawsuit.

21 BY MS. JONKER:

22 Q. You're not being prosecuted by anyone at  
23 all?

24 A. No.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 MR. MEIER: To the best of your knowledge.

2 BY THE WITNESS:

3 A. To the best of my knowledge, no.

4 BY MS. JONKER:

5 Q. Are you sure? Because you're under oath.

6 A. To the best of my knowledge, no.

7 MR. MEIER: Counsel, asked and answered. She  
8 answered she doesn't know to the best of her  
9 knowledge.

10 BY MS. JONKER:

11 Q. What did you think you were doing when  
12 you took that money out of the ATM machine?

13 A. What do you mean? Be specific. What do  
14 I think I was doing.

15 Q. You said the money wasn't yours. Who did  
16 you think it belonged to?

17 A. I'm not sure if I understand your  
18 question.

19 Q. The \$13,874 that you took out of the  
20 Majestic Star ATM over the period of a weekend --

21 A. Yes.

22 Q. -- who did you think that money belonged  
23 to when you took it out?

24 A. It belonged to whoever owned the ATM

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 machine.

2 Q. Why would they give that money to you?  
3 It didn't belong to you, did it?

4 A. No, it didn't belong to me.

5 Q. What made you think that you could take  
6 out over \$13,000 of someone else's money?

7 A. What makes me think? What gives me the  
8 right?

9 Q. Why did you think that you could take out  
10 over \$13,000 of someone else's money from an ATM  
11 machine?

12 A. I'm not sure how to answer that.

13 Q. Well, the money didn't belong to you.  
14 Who did it belong to?

15 A. I can't answer that.

16 Q. What did you think you were doing when  
17 you took that money out?

18 A. What do I think I was doing? I was  
19 gambling.

20 Q. You weren't gambling when you took money  
21 out of the ATM. You were taking money that belonged  
22 to someone else.

23 What made you think you could take that  
24 money?



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. I can't answer that.

2 Q. Why not?

3 A. Because I was gambling.

4 MR. MEIER: Was it a loan?

5 BY MS. JONKER:

6 Q. The money didn't belong to you, did it?

7 THE WITNESS: No, it wasn't a loan.

8 BY MS. JONKER:

9 Q. I'm sorry. Repeat what you just said for  
10 the court reporter. I don't want to confuse her.

11 A. No, it wasn't a loan.

12 Q. It wasn't a loan. So what was it? It  
13 was you taking someone else's money.

14 Why did you think you had the right to  
15 take someone else's money?

16 A. I don't think I had the right to take  
17 someone else's money.

18 Q. So then why did you take this money?

19 A. I have a gambling habit.

20 Q. An addiction?

21 A. Yes.

22 Q. You have a gambling addiction and that  
23 made you take out money, over \$13,000, that didn't  
24 belong to you?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. That would be correct.

2 Q. And you knew when you took this money out  
3 that it didn't belong to you, correct?

4 A. Correct.

5 Q. And you gambled all this money away?

6 A. Correct.

7 Q. And after you gambled it away, you got a  
8 phone call saying that you owed it?

9 A. Correct.

10 Q. And you knew it didn't belong to you?

11 A. Correct.

12 Q. Who else took money out of that ATM?

13 A. I don't know.

14 MR. MEIER: Were there more people there?

15 THE WITNESS: It was me.

16 BY MS. JONKER:

17 Q. Was there someone else?

18 A. With me?

19 Q. Sure. Was there someone else with you?

20 A. No.

21 Q. Who told you that you could take this  
22 money out of the ATM?

23 A. No one told me.

24 Q. So all by yourself, you walked up to this

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 ATM and took out over \$13,000? You didn't talk to  
2 anyone else about it? Nobody else told you about it?

3 A. No.

4 Q. What made you think you could take out  
5 over \$13,000? Most ATM's have limits on how much you  
6 can take out.

7 A. I take it it was a malfunction in the ATM  
8 machine.

9 Q. So you took advantage of this malfunction  
10 and just kept taking money out?

11 A. Thinking that I would be able to replace  
12 it.

13 Q. How did you think you were going to  
14 replace it?

15 A. Winning the money back.

16 Q. You thought you were going to win more  
17 than \$13,000 back?

18 A. Yes. Over the four-day weekend when I  
19 took the money, yes.

20 Q. But you lost it all?

21 A. Yes, I did.

22 Q. This wasn't the first time that you had  
23 gambled, was it?

24 A. No.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 Q. And you had lost quite a bit of money  
2 before this, gambling, hadn't you?

3 A. No, not that type of money.

4 Q. How much had you lost prior to this day,  
5 this weekend? How much money had you lost gambling?

6 MR. MEIER: On what particular occasion,  
7 Counsel?

8 MS. JONKER: I'm talking generally.

9 BY MS. JONKER:

10 Q. Prior to this weekend, how much money had  
11 you lost gambling?

12 MR. MEIER: Over 12 months?

13 BY THE WITNESS:

14 A. Over what period of time?

15 BY MS. JONKER:

16 Q. Your lifetime --

17 A. Over my lifetime?

18 Q. -- going to casinos, how much money have  
19 you lost?

20 A. In my lifetime?

21 Q. Yeah. In your lifetime.

22 A. I can't begin to give an answer for that  
23 one.

24 Q. Because it's quite a bit? I mean, you're

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 claiming here in your bankruptcy petition that you  
2 lost over \$5500 just in the year prior.

3 A. Yes.

4 Q. In the year before that, how much did you  
5 lose then?

6 A. I don't know.

7 Q. More than 5500?

8 A. Could be less.

9 Q. But you don't know?

10 A. I don't know.

11 Q. But you thought you could take out close  
12 to \$14,000 and still be able to pay it all back, and  
13 it wasn't even your money?

14 MR. MEIER: Objection. We don't even know if  
15 14,000 came out of there. We know that that's what  
16 Certegy is trying to collect from her, but we don't  
17 know --

18 MS. JONKER: She already testified that she  
19 took this amount out. We'll read it back from the  
20 deposition.

21 MR. MEIER: If you recall the deposition, she  
22 said, I can't verify that that was the amount.

23 MS. JONKER: She never said that. She  
24 testified that she kept taking money out until she

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 had taken out over \$13,000. That doesn't belong to  
2 her.

3 BY MS. JONKER:

4 Q. And you thought that you could replace it  
5 all? Despite your gambling addiction and your  
6 previous losses?

7 A. Yes.

8 Q. And you haven't replaced any of it, have  
9 you?

10 A. They stopped calling.

11 Q. You haven't paid any of this debt, have  
12 you?

13 A. No.

14 MS. JONKER: No more questions.

15 EXAMINATION

16 BY MR. MEIER:

17 Q. Ms. Douglas, after we contacted your  
18 attorney, Mr. Borges, and you informed him of this  
19 lawsuit, were they going to do -- what did  
20 they decide -- what were they going to do to your  
21 petition?

22 A. I'm not sure if I understand your  
23 question.

24 Q. Were they going to make any changes to

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 your petition once they learned of this lawsuit?

2 A. Yes.

3 Q. What changes were they going to make to  
4 your petition?

5 A. They were going to amend it.

6 Q. To add this lawsuit?

7 A. Yes.

8 Q. How many collection agencies -- you've  
9 testified that a lot of collection agencies have  
10 called you.

11 How many of them threatened you with  
12 legal action?

13 A. None.

14 Q. None? Except this one?

15 A. Except this one, correct.

16 Q. And you said it scared you?

17 A. Yes.

18 Q. How bad did it scare you?

19 A. I didn't know if I was going to go to  
20 jail. I didn't know what they were going to do.

21 Q. When they said "legal action," what did  
22 you think that meant?

23 A. That they could put me in jail.

24 Q. That who could put you in jail?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. The collection agency can hire an  
2 attorney to prosecute me.

3 Q. And this caused you to be scared?

4 A. Yes, it did.

5 Q. How scared were you -- I mean, how --  
6 what did you do because -- how is this different --  
7 you testified you were scared when Beneficial called  
8 you before. Or one of the other agencies. I think  
9 it was Beneficial.

10 You were also scared when Certegy called  
11 you. What was different?

12 A. Because Certegy told me to go to the  
13 Gaming Commissioner.

14 Q. And what did you think that meant?

15 A. It scared me. I didn't know what they  
16 were going to do.

17 MR. MEIER: Thank you. No further questions.

18 MS. JONKER: I just have a couple followup  
19 questions.

20 FURTHER EXAMINATION

21 BY MS. JONKER:

22 Q. You said that during this conversation on  
23 August 6 with Certegy, this person named Jennifer  
24 told you to call the Gaming Commissioner?



KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Correct.

2 Q. The Indiana Gaming Commissioner?

3 A. Correct.

4 Q. And you said that scared you?

5 A. Correct.

6 Q. Because you knew that you had taken over  
7 \$13,000 that didn't belong to you, correct?

8 A. Correct.

9 Q. What changes to your petition was your  
10 Attorney Borges supposed to make?

11 A. They supposed to amend.

12 Q. Amend the petition?

13 A. I'm not exactly sure of the terminology  
14 what they do, but she said she would amend the  
15 bankruptcy.

16 Q. Why would she amend it? To include what?

17 A. The lawsuit.

18 Q. When did she say she was going to do  
19 that?

20 A. The last conversation I had with her.

21 Q. When was that?

22 A. I don't have an exact date, but it was in  
23 February of this year.

24 Q. The first week of February? The second

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 week of February? The third week of February? It's  
2 February 28 today, so there's only a couple of weeks  
3 here.

4 A. I think it was the second week.

5 Q. Have they amended it?

6 A. I haven't spoken to them.

7 Q. Why not?

8 A. Because she said she was going to amend  
9 it.

10 Q. And she hasn't, correct?

11 A. I don't know.

12 Q. But you haven't talked to her to follow  
13 up?

14 A. No, not yet.

15 Q. Why did she decide to amend it?

16 A. Why did -- I asked her to.

17 Q. You're referring to Molly?

18 A. Yes.

19 Q. Why did you ask her to amend it?

20 A. So I guess it's part of the procedures  
21 that you do.

22 Q. What makes you think that?

23 A. I spoke to my attorney, Richard.

24 Q. The one that's here today?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. Yes.

2 Q. And after speaking to him, you believed  
3 that your bankruptcy petition should be amended?

4 MR. MEIER: I'm going to object. That's  
5 privileged.

6 MS. JONKER: She already testified that she  
7 spoke to you about this.

8 MR. MEIER: Yes, but the contents of it.

9 MS. JONKER: I'm not asking about it.

10 BY MS. JONKER:

11 Q. I'm asking, it was your understanding,  
12 after talking to Richard, that your bankruptcy  
13 petition needed to be amended?

14 A. Correct.

15 Q. To include this lawsuit?

16 A. If that's what it means to do.

17 Q. I'm sorry. Could you repeat that?

18 A. If that's what it means to do, amending  
19 it.

20 Q. When did you talk to Richard about that?

21 A. This month.

22 Q. When this month?

23 A. I don't have the exact date.

24 Q. Give me an approximation. Which week?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. The second or third week of this month.

2 Q. Did you show your bankruptcy petition to  
3 Richard?

4 A. No, I didn't show it to him.

5 Q. How did he know to tell you to amend it  
6 then?

7 A. I told him.

8 Q. Told him what?

9 A. That I was filing bankruptcy with  
10 Ernesto.

11 Q. And what did he say?

12 MR. MEIER: Now you're asking about contents of  
13 attorney-client privilege.

14 MS. JONKER: This only helps you.

15 BY MS. JONKER:

16 Q. What did he say?

17 A. That I should have it amended.

18 Q. Why? Did he give you a reason?

19 A. I don't recall what the reason was.

20 Q. So he just said "amend your petition,"  
21 and didn't tell you what to amend or anything?

22 A. I don't recall what the reason was.

23 Q. Was it because you didn't include your  
24 lawsuit?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 A. That could be.

2 Q. Was there something else that he told you  
3 to amend?

4 A. No.

5 Q. It was just to include the lawsuit?

6 A. If that's what amending means.

7 Q. Amending just means to make a change.

8 A. Yes, to make a change.

9 Q. What was the change?

10 A. That this was part of the bankruptcy  
11 (indicating).

12 Q. When you say "this," you mean this  
13 lawsuit that we're here for today?

14 A. Right.

15 Q. Should have been included in the  
16 bankruptcy?

17 A. To make the change.

18 Q. To include this lawsuit in the bankruptcy  
19 petition?

20 A. Correct.

21 Q. Okay.

22 A. If that's what amending is. To change,  
23 right?

24 MR. MEIER: Yes.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 BY MS. JONKER:

2 Q. And that's when you told Mr. Borges about  
3 this lawsuit?

4 A. Yes.

5 MS. JONKER: No further questions.

6 MR. MEIER: Did you --

7 MS. JONKER: Waiving or reading?

8 MR. MEIER: I would like to clarify one point  
9 just to --

10 FURTHER EXAMINATION

11 BY MR. MEIER:

12 Q. I also talked to your attorney, correct?

13 A. Yes.

14 MS. JONKER: Mr. Borges?

15 MR. MEIER: Mr. Borges.

16 MS. JONKER: When?

17 MR. MEIER: Molly.

18 MS. JONKER: "Molly." Is Molly an attorney?

19 MR. MEIER: She's the one that's handling her  
20 petition.

21 MS. JONKER: Is she an attorney?

22 MR. MEIER: I don't know that.

23 MS. JONKER: Is she an assistant to Mr. Borges?

24 MR. MEIER: Yes.

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 MS. JONKER: So you spoke to Molly?

2 MR. MEIER: I spoke to Molly after she gave me  
3 the permission to. Just to find out what was going  
4 on with her petition.

5 MS. JONKER: When was that?

6 MR. MEIER: First week of February, after I had  
7 been contacted, after we spoke.

8 MS. JONKER: When you say "we," you mean you  
9 and the Plaintiff here, Ms. Douglas?

10 MR. MEIER: Yes.

11 MS. JONKER: You spoke about her bankruptcy  
12 petition?

13 MR. MEIER: Yes.

14 MS. JONKER: And that's when she gave you  
15 permission to contact the Borges law firm?

16 MR. MEIER: Yes.

17 MS. JONKER: And that's when you told the  
18 Borges law firm that this lawsuit existed?

19 MR. MEIER: I told them that they had to amend  
20 the petition.

21 MS. JONKER: To include this lawsuit?

22 MR. MEIER: Correct.

23 MS. JONKER: And that was the first time they  
24 had heard about this lawsuit?

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 MS. JONKER: I'm going to hold off.

2 FURTHER DEPONENT SAITH NOT.

3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24



KATRINA DOUGLAS, FEBRUARY 28, 2008

1                   IN THE UNITED STATES DISTRICT COURT  
2                   FOR THE NORTHERN DISTRICT OF ILLINOIS  
3                   EASTERN DIVISION  
4

5   KATRINA DOUGLAS,                   )  
6                                   Plaintiff,                   )  
7                   -VS-                   )   No. 07 C 6773  
8   CERTEGY PAYMENT RECOVERY                   )   Judge Bucklo  
9   SERVICES, INC.,                   )  
10                                   Defendant.                   )

11                   I hereby certify that I have read the  
12   foregoing transcript of my deposition given at the  
13   time and place aforesaid, consisting of Pages 1 to  
14   96, inclusive, and I do again subscribe and make oath  
15   that the same is a true, correct and complete  
16   transcript of my deposition so given as aforesaid,  
17   and includes changes, if any, so made by me.

18  
19                                   KATRINA DOUGLAS  
20   SUBSCRIBED AND SWORN TO  
21   before me this                   day  
22   of                                   , A.D. 200 .  
23

24                   Notary Public

KATRINA DOUGLAS, FEBRUARY 28, 2008

1 STATE OF ILLINOIS )

2 ) SS:

3 COUNTY OF DU PAGE )

4 I, V. LINDA BOESCH, a Notary Public within  
5 and for the County of DuPage, State of Illinois, and  
6 a Certified Shorthand Reporter of said state, do  
7 hereby certify:

8 That previous to the commencement of the  
9 examination of the witness, the witness was duly  
10 sworn to testify the whole truth concerning the  
11 matters herein;

12 That the foregoing deposition transcript  
13 was reported stenographically by me, was thereafter  
14 reduced to typewriting under my personal direction  
15 and constitutes a true record of the testimony given  
16 and the proceedings had;

17 That the said deposition was taken before  
18 me at the time and place specified;

19 That I am not a relative or employee or  
20 attorney or counsel, nor a relative or employee of  
21 such attorney or counsel for any of the parties  
22 hereto, nor interested directly or indirectly in the  
23 outcome of this action.

24 IN WITNESS WHEREOF, I do hereunto set my

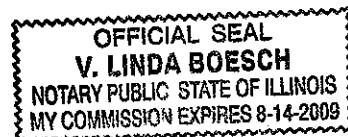
KATRINA DOUGLAS, FEBRUARY 28, 2008

1 hand and affix my seal of office at Chicago,  
2 Illinois, this 4th day of March, 2008.

3  
4 *V. Linda Boesch*  
5

6  
7 Notary Public, DuPage County, Illinois  
8 My commission expires 8-14-2009.  
9

10  
11 CSR Certificate No. 84-3108.  
12  
13  
14  
15  
16  
17



KATRINA DOUGLAS, FEBRUARY 28, 2008

## I N D E X

WITNESS

EXAMINATION

KATRINA DOUGLAS

By Ms. Jonker

3, 87

By Mr. Meier

85, 93

## E X H I B I T S

NUMBER

MARKED FOR ID

DEPOSITION EXHIBIT

No. A

3

No. B

28

**U.S. Bankruptcy Court  
Northern District of Illinois (Chicago)  
Bankruptcy Petition #: 08-02371**

*Assigned to:* Pamela S. Hollis

*Date Filed:* 02/01/2008

Chapter 13  
Voluntary  
Asset

**Debtor**

**Katrina Douglas**  
2949 Sussex Ave  
Markham, IL 60428  
SSN: xxx-xx-6608

*fka*

**Katrina Taylor**

represented by **Ernesto D Borges**

Law Offices of Ernesto  
Borges  
105 W Madison Street  
23rd Floor  
Chicago, IL 60602  
312 853-0200  
Email: notice@borgeslaw.com

**Trustee**

**Marilyn O Marshall**  
224 South Michigan Ste 800  
Chicago, IL 60604  
312-431-1300

**U.S. Trustee**

**William T Neary**  
Office of the U.S. Trustee, Region 11  
227 W. Monroe Street  
Suite 3350  
Chicago, IL 60606  
312-886-5785

Filing Date	#	Docket Text
02/01/2008	<u>1</u>	Chapter 13 Voluntary Petition Fee Amount \$274, Filed by Ernesto D Borges on behalf of Katrina Douglas Government Proof of Claim due by 7/30/2008. Chapter 13 Plan due by 2/19/2008. (Borges, Ernesto) (Entered: 02/01/2008)
02/01/2008	<u>2</u>	Chapter 13 Plan Filed by Ernesto D Borges on behalf of Katrina Douglas. (Borges, Ernesto) (Entered: 02/01/2008)
02/01/2008	<u>3</u>	Declaration Re: Electronic Filing Filed by Ernesto D Borges on behalf of Katrina Douglas. (Borges, Ernesto) (Entered: 02/01/2008)
02/01/2008	<u>4</u>	Chapter 13 Statement of Current Monthly and Disposable Income Filed by Ernesto D Borges on behalf of Katrina Douglas. (Borges, Ernesto) (Entered: 02/01/2008)

EXHIBIT 1  
FOR I.D. \_\_\_\_\_

		Ernesto) (Entered: 02/01/2008)
02/01/2008	<u>5</u>	Statement of Social Security Number(s) Filed by Ernesto D Borges on behalf of Katrina Douglas. (Borges, Ernesto) (Entered: 02/01/2008)
02/01/2008	<u>6</u>	Certificate of Credit Counseling Filed by Ernesto D Borges on behalf of Katrina Douglas. (Borges, Ernesto) (Entered: 02/01/2008)
02/01/2008	<u>7</u>	Meeting of Creditors with 341(a) meeting to be held on 03/10/2008 at 12:00 PM at 224 South Michigan, Suite 800, Chicago, Illinois 60604. Confirmation hearing to be held on 03/31/2008 at 11:00 AM at 219 South Dearborn, Courtroom 644, Chicago, Illinois 60604. Proof of Claim due by 06/09/2008. Objection to Dischargeability due by 05/09/2008. (Borges, Ernesto) (Entered: 02/01/2008)
02/04/2008	<u>8</u>	Request for Chapter 13 341 Meeting of Creditors . (Daniel, Sabrina) (Entered: 02/04/2008)
02/04/2008	<u>9</u>	Receipt of Voluntary Petition (Chapter 13)(08-02371) [misc,volp13a] ( 274.00) Filing Fee. Receipt number 8266952. Fee Amount \$ 274.00 (U.S. Treasury) (Entered: 02/04/2008)
02/04/2008	<u>10</u>	BNC Certificate of Service - Meeting of Creditors. (RE: <u>8</u> Request for Chapter 13 341 Meeting of Creditors). No. of Notices: 16. Service Date 02/06/2008. (Admin.) (Entered: 02/07/2008)
02/04/2008	<u>11</u>	BNC Certificate of Service - PDF Document. (RE: <u>2</u> Chapter 13 Plan). No. of Notices: 23. Service Date 02/06/2008. (Admin.) (Entered: 02/07/2008)

PACER Service Center			
Transaction Receipt			
02/14/2008 16:17:09			
PACER Login:	mc1069	Client Code:	2047610-0008
Description:	Docket Report	Search Criteria:	08-02371 Fil or Ent: filed From: 10/17/2007 To: 2/14/2008 Doc From: 0 Doc To: 99999999 Term: included Format: HTML
Billable Pages:	1	Cost:	0.08

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>				<b>Voluntary Petition</b>	
<b>Name of Debtor (if individual, enter Last, First, Middle):</b> <b>Douglas, Katrina</b>			<b>Name of Joint Debtor (Spouse) (Last, First, Middle):</b>		
<b>All Other Names used by the Debtor in the last 8 years</b> <b>(include married, maiden, and trade names):</b> <b>FKA Katrina Taylor</b>			<b>All Other Names used by the Joint Debtor in the last 8 years</b> <b>(include married, maiden, and trade names):</b>		
<b>Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN</b> <b>(if more than one, state all)</b> <b>xxx-xx-6608</b>			<b>Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN</b> <b>(if more than one, state all)</b>		
<b>Street Address of Debtor (No. and Street, City, and State):</b> <b>2949 Sussex Ave</b> <b>Markham, IL</b>			<b>Street Address of Joint Debtor (No. and Street, City, and State):</b>		
<b>ZIP Code</b> <b>60428</b>			<b>ZIP Code</b>		
<b>County of Residence or of the Principal Place of Business:</b> <b>Cook</b>			<b>County of Residence or of the Principal Place of Business:</b>		
<b>Mailing Address of Debtor (if different from street address):</b>			<b>Mailing Address of Joint Debtor (if different from street address):</b>		
<b>ZIP Code</b>			<b>ZIP Code</b>		
<b>Location of Principal Assets of Business Debtor</b> <b>(if different from street address above):</b>					
<b>Type of Debtor</b> <b>(Form of Organization)</b> <b>(Check one box)</b> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> <b>(Check one box)</b> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> <b>(Check box, if applicable)</b> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> <b>(Check one box)</b> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				<b>THIS SPACE IS FOR COURT USE ONLY</b>	
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

B1 (Official Form 1)(1/08)

Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Douglas, Katrina</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>NDIL</b>	Case Number: <b>00-30355</b>	Date Filed: <b>10/16/00</b>	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> <b>/s/ Ernesto D. Borges, Jr.</b>            Signature of Attorney for Debtor(s)  <b>Ernesto D. Borges, Jr. 6189298</b> </div> <div style="text-align: right;"> <b>February 1, 2008</b>            (Date)         </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;">           _____            (Name of landlord that obtained judgment)         </div>  <div style="margin-left: 40px;">           _____            (Address of landlord)         </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			



B1 (Official Form 1)(1/08)

Page 3

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Douglas, Katrina****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Katrina Douglas**Signature of Debtor **Katrina Douglas****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**February 1, 2008**

Date

**Signature of Attorney\*****X /s/ Ernesto D. Borges, Jr.**

Signature of Attorney for Debtor(s)

**Ernesto D. Borges, Jr. 6189298**

Printed Name of Attorney for Debtor(s)

**The Law Offices of Ernesto D. Borges, Jr. P.C.**

Firm Name

**105 West Madison****23rd Floor****Chicago, IL 60602**

Address

Email: **notice@borgeslaw.com****312/853-0200 Fax: 312/853-3130**

Telephone Number

**February 1, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Katrina Douglas

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Katrina Douglas  
Katrina Douglas

Date: February 1, 2008

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Katrina DouglasDebtor

Case No. \_\_\_\_\_

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	115,000.00		
B - Personal Property	Yes	3	40,359.94		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		155,971.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		150.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		34,817.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,743.42
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,378.00
Total Number of Sheets of ALL Schedules		19			
Total Assets			155,359.94		
Total Liabilities				190,938.00	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Katrina Douglas  
 Debtor

Case No. \_\_\_\_\_

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	150.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	150.00

**State the following:**

Average Income (from Schedule I, Line 16)	2,743.42
Average Expenses (from Schedule J, Line 18)	2,378.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,415.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,916.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	150.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		34,817.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,733.00



B6A (Official Form 6A) (12/07)

In re Katrina Douglas

Case No. \_\_\_\_\_

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 2949 Sussex Ave., Markham, IL	Fee Simple	-	115,000.00	123,845.00

Sub-Total > **115,000.00** (Total of this page)

Total > **115,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property .

B6B (Official Form 6B) (12/07)

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account w/ Chase Bank	-	2.00
		Savings account w/ Chase Bank	-	2.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	-	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal Used Clothing	-	400.00
7. Furs and jewelry.		Miscellaneous Costume Jewelry	-	100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance w/ Employer -- no cash surrender value	-	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **5,504.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401K w/ Employer</b>	-	<b>6,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>2 Shares of ADP Stock</b>	-	<b>80.94</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **6,080.94**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property



B6B (Official Form 6B) (12/07) - Cont.

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Hyundai Sonata w/ 70,000 miles	-	8,200.00
		2005 Dodge Status -- Debtor is a cosigner	-	13,175.00
		1999 Mitsubishi Eclipse -- debtor is co-signed on the debt.	-	7,200.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Personal Computer	-	200.00
Sub-Total >				28,775.00
(Total of this page)				
Total >				40,359.94

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
Real Estate located at 2949 Sussex Ave., Markham, IL	735 ILCS 5/12-901	15,000.00	115,000.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Checking account w/ Chase Bank	735 ILCS 5/12-1001(b)	2.00	2.00
Savings account w/ Chase Bank	735 ILCS 5/12-1001(b)	2.00	2.00
<b><u>Household Goods and Furnishings</u></b>			
Miscellaneous used household goods	735 ILCS 5/12-1001(b)	3,000.00	5,000.00
<b><u>Wearing Apparel</u></b>			
Personal Used Clothing	735 ILCS 5/12-1001(a)	400.00	400.00
<b><u>Furs and Jewelry</u></b>			
Miscellaneous Costume Jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
<b><u>Interests in Insurance Policies</u></b>			
Term Life Insurance w/ Employer -- no cash surrender value	215 ILCS 5/238	0.00	0.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
401K w/ Employer	735 ILCS 5/12-704	6,000.00	6,000.00
<b><u>Stock and Interests in Businesses</u></b>			
2 Shares of ADP Stock	735 ILCS 5/12-1001(b)	80.94	80.94
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2004 Hyundai Sonata w/ 70,000 miles	735 ILCS 5/12-1001(c)	2,400.00	8,200.00

Total:	<b>26,984.94</b>	<b>134,784.94</b>
--------	------------------	-------------------

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxxx6306			Opened 6/08/06 Last Active 9/29/07					
Citifinancial Mortgage Po Box 140609 Irving, TX 75014			First Mortgage  Real Estate located at 2949 Sussex Ave., - Markham, IL					
			Value \$ 115,000.00				123,845.00	0.00
Account No. xxxxxxxxxxxx3059			Opened 11/05/02 Last Active 12/18/07					
Dell Financial Services Po Box 81577 Austin, TX 78708			Purchase Money Security Interest  Personal Computer					
			Value \$ 200.00				486.00	286.00
Account No. xxxxxxxxxxxx8448			Opened 12/16/04 Last Active 12/14/07					
HSBC Auto Finance Bankruptcy Notices Po Box 17909 San Diego, CA 92177			Purchase Money Security Interest  2004 Hyundai Sonata w/ 70,000 miles					
			Value \$ 8,200.00				11,103.00	2,903.00
Account No. xxxxxxxxxxxx0001			Opened 12/09/04 Last Active 12/18/07					
Toyota Motor Credit 1111 W 22nd St Ste 420 Oak Brook, IL 60523	X		Lien on Vehicle PMSI  1999 Mitsubishi Eclipse -- debtor is co-signed on the debt.					
			Value \$ 7,200.00				6,635.00	0.00
Subtotal (Total of this page)							142,069.00	3,189.00

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Katrina Douglas

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxxxxxx9001								
Wells Fargo Po Box 7648 Boise, ID 83707	X	-	Opened 4/08/06 Last Active 12/06/07  Lien on Vehicle PMSI  2005 Dodge Status -- Debtor is a cosigner				13,902.00	727.00
			Value \$ 13,175.00					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							13,902.00	727.00
Total (Report on Summary of Schedules)							155,971.00	3,916.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6E (Official Form 6E) (12/07)

In re Katrina Douglas

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>6608</b>			<b>2004 and 2005 Income Taxes</b>					
<b>Internal Revenue Service Official Bankruptcy Address PO Box 21126 Philadelphia, PA 19114-0326</b>								<b>0.00</b>
							<b>150.00</b>	<b>150.00</b>
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
<b>Subtotal</b>								<b>0.00</b>
<b>(Total of this page)</b>							<b>150.00</b>	<b>150.00</b>
<b>Total</b>								<b>0.00</b>
<b>(Report on Summary of Schedules)</b>							<b>150.00</b>	<b>150.00</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

(Report on Summary of Schedules)

B6F (Official Form 6F) (12/07)

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	C O D E B T O R	H W J C					
Account No. xxxxxxxxxxxx7975  Amer Gen Fin 3200 W 159th St U Markham, IL 60426	-	-	Opened 12/01/98 Last Active 5/01/00 HouseholdGoodsAndOtherCollateralAuto				Unknown
Account No. xxxxxx8000  Barclays Bank Delaware Customer Care Correspondance Po Box 8801 Wilmington, DE 19899	-	-	Opened 3/22/06 Last Active 11/08/07 CreditCard				623.00
Account No. xxxxxxxxxxxx9086  Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126	-	-	Opened 1/18/06 Last Active 11/05/07 CheckCreditOrLineOfCredit				12,615.00
Account No. xxxxxxxx5928  Capital 1 Bank Attn: C/O TSYs Debt Management Po Box 5155 Norcross, GA 30091	-	-	Opened 5/27/05 Last Active 10/06/07 CreditCard				1,327.00
Subtotal (Total of this page)							14,565.00

3 continuation sheets attached



B6F (Official Form 6F) (12/07) - Cont.

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx4630				Opened 7/09/07 Last Active 8/01/07 NoteLoan				2,561.00
Cashcall Inc 17360 Brookhurst Street Fountain Valley, CA 92708		-						
Account No. xxxxxxx2132				Opened 2/28/07 Last Active 1/01/08 Collection Ingalls Hospital				315.00
Cbcs Po Box 163250 Columbus, OH 43216		-						
Account No. xxxxxxx8497				Opened 9/05/07 Last Active 1/01/08 Collection Ingalls Hospital				214.00
Cbcs Po Box 163250 Columbus, OH 43216		-						
Account No. x4534				Opened 11/22/06 Last Active 10/18/07 InstallmentLoan				1,426.00
Great American Finance 205 W Wacker Dr Chicago, IL 60606		-						
Account No. xxxxxxxxxxx1257				Line of Credit				275.00
Harrahs Joliet Casino C/O TRS Recovery Services, Inc. 5251 Westheimer Houston, TX 77056		-						
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								4,791.00



B6F (Official Form 6F) (12/07) - Cont.

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxx1256  Harrahs Joliet Casino C/O TRS Recovery Services, Inc. 5251 Westheimer Houston, TX 77056		-	Line of Credit				275.00
Account No. xxx0110  Hccredit/cit 203 E Emma Ave Ste A Springdale, AR 72764		-	Opened 10/23/06 Last Active 1/07/08 CreditCard				134.00
Account No. 4930  JUNIPER BANK PO BOX 13337 Philadelphia, PA 19101-3337		-	Credit Card or Credit Use				460.00
Account No. xxxx7098  Majestic Star Company 1 Buffington Harbor Drive Gary, IN 46406		-	Line of Credit				225.00
Account No. xxxx7099  Majestic Star Company 1 Buffington Harbor Drive Gary, IN 46406		-	Line of Credit				225.00
<div>Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</div> <div>Subtotal (Total of this page)</div>							1,319.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				<b>Line of Credit</b>				
<b>Majestic Star Company</b> <b>1 Buffington Harbor Drive</b> <b>Gary, IN 46406</b>		-						<b>13,874.00</b>
Account No. xxxxxx1452				<b>Opened 5/01/99 Last Active 7/01/02</b> <b>ConventionalRealEstateMortgage</b>				
<b>Option One Mortgage Co</b> <b>Po Box 57054</b> <b>Irvine, CA 92619</b>		-						<b>Unknown</b>
Account No. xx9833				<b>Medical or Dental Services</b>				
<b>Radiology Imaging</b> <b>Attn: Bankruptcy Dept.</b> <b>PO Box 1886</b> <b>Harvey, IL 60426</b>		-						<b>78.00</b>
Account No. xxxx1093				<b>Payday Loan</b>				
<b>The Money Market</b> <b>16009-A S Kedzie Ave</b> <b>Markham, IL 60428</b>		-						<b>190.00</b>
Account No.								
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								<b>Subtotal</b> (Total of this page)
								<b>14,142.00</b>
(Report on Summary of Schedules)								<b>Total</b> <b>34,817.00</b>

B6G (Official Form 6G) (12/07)

In re Katrina Douglas

Case No. \_\_\_\_\_

Debtor

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Katrina Douglas**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Cathy Williams-Sye</b> <b>4823 W. 157th Apt 16</b> <b>Oak Forest, IL 60452</b> <b>Friend</b>	<b>Wells Fargo</b> <b>Po Box 7648</b> <b>Boise, ID 83707</b>
<b>Jamie Douglas</b> <b>2949 Sussex</b> <b>Markham, IL 60428</b> <b>Daughter</b>	<b>Toyota Motor Credit</b> <b>1111 W 22nd St Ste 420</b> <b>Oak Brook, IL 60523</b>

0

continuation sheets attached to Schedule of Codebtors

B61 (Official Form 61) (12/07)

In re **Katrina Douglas**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Separated</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>Tax Specialist</b>	
Name of Employer	<b>ADP</b>	
How long employed	<b>9 Years</b>	
Address of Employer	<b>209 W. Jackson Chicago, IL 60606</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>3,459.39</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

## 3. SUBTOTAL

\$ <b>3,459.39</b>	\$ <b>N/A</b>
--------------------	---------------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify) See Detailed Income Attachment

\$ <b>562.36</b>	\$ <b>N/A</b>
\$ <b>54.75</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>98.86</b>	\$ <b>N/A</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>715.97</b>	\$ <b>N/A</b>
------------------	---------------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>2,743.42</b>	\$ <b>N/A</b>
--------------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

12. Pension or retirement income

13. Other monthly income

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>N/A</b>
----------------	---------------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>2,743.42</b>	\$ <b>N/A</b>
--------------------	---------------

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>2,743.42</b>	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re Katrina Douglas

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

<b>Personal Plans</b>	\$ <u>28.08</u>	\$ <u>N/A</u>
<b>401K Loan 1</b>	\$ <u>25.11</u>	\$ <u>N/A</u>
<b>401K Loan 2</b>	\$ <u>45.67</u>	\$ <u>N/A</u>
<b>Total Other Payroll Deductions</b>	\$ <u>98.86</u>	\$ <u>N/A</u>

B6J (Official Form 6J) (12/07)

In re Katrina Douglas

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,040.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No ____	
b. Is property insurance included?	Yes <u>X</u> No ____	
2. Utilities:		\$ <u>268.00</u>
a. Electricity and heating fuel		\$ <u>75.00</u>
b. Water and sewer		\$ <u>55.00</u>
c. Telephone		\$ <u>165.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>25.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>330.00</u>
4. Food		\$ <u>70.00</u>
5. Clothing		\$ <u>50.00</u>
6. Laundry and dry cleaning		\$ <u>0.00</u>
7. Medical and dental expenses		\$ <u>200.00</u>
8. Transportation (not including car payments)		\$ <u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>0.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>100.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
(Specify) _____		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other		\$ <u>0.00</u>
Other _____		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>2,378.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>2,743.42</u>
b. Average monthly expenses from Line 18 above		\$ <u>2,378.00</u>
c. Monthly net income (a. minus b.)		\$ <u>365.42</u>

B6J (Official Form 6J) (12/07)

In re Katrina Douglas

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<u>Cable</u>	\$	<u>90.00</u>
<u>Cell phone</u>	\$	<u>75.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>165.00</u>



B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Katrina Douglas

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 1, 2008

Signature /s/ Katrina Douglas

**Katrina Douglas**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Katrina Douglas**

Debtor(s)

Case No.

Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$37,427.00**  
**\$38,746.00**  
**\$3,415.00**

SOURCE  
**Employment Income -- Estimated 2005**  
**Employment Income -- Estimated 2006**  
**Employment Income -- Estimated 2007/2008 (monthly average)**

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

**3. Payments to creditors**

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

**5. Repossessions, foreclosures and returns**

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	--	---------------	-----------------------------------

**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

**8. Losses**

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
\$5500	<b>Gambling:</b> The Debtor lost \$5000 at Majestic Star Casino and \$500 at Harrah's Casino.	2007

**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Legal Helpers</b> <b>444 N. Wells, Ste. 301</b> <b>Chicago, IL 60610</b>		<b>\$100</b>
<b>ERNESTO D. BORGES, JR.</b> <b>105 WEST MADISON</b> <b>23rd Floor</b> <b>CHICAGO, IL 60602</b>	<b>2008</b>	<b>\$500 attorney fees</b>

**10. Other transfers**

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------



- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18. Nature, location and name of business**

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	-------------------------------

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)



**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 1, 2008

Signature /s/ Katrina Douglas  
**Katrina Douglas**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Katrina Douglas

Debtor(s)

Case No.

Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>500.00</u>
Balance Due.....	\$	<u>3,000.00</u>

2. \$ 274.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. Any post petition motions including the preparing, filing, arguing and appearing.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: February 1, 2008

/s/ Ernesto D. Borges, Jr.

**Ernesto D. Borges, Jr. 6189298**

**The Law Offices of Ernesto D. Borges, Jr. P.C.**

**105 West Madison**

**23rd Floor**

**Chicago, IL 60602**

**312/853-0200 Fax: 312/853-3130**

**notice@borgeslaw.com**

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

THE DEBTOR AGREES TO:

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
9. Supply the attorney with copies of all tax returns filed while the case is pending.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case.
17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

***ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES***

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ 3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date: February 1, 2008

Signed:

/s/ Katrina Douglas  
Katrina Douglas

/s/ Ernesto D. Borges, Jr.  
Ernesto D. Borges, Jr. 6189298  
Attorney for Debtor(s)

\_\_\_\_\_  
Debtor(s)

***Do not sign if the fee amount at top of  
this page is blank.***

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.



B 201 (04/09/06)

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Ernesto D. Borges, Jr. 6189298**

Printed Name of Attorney

Address:

**105 West Madison****23rd Floor****Chicago, IL 60602****312/853-0200**X **/s/ Ernesto D. Borges, Jr.**

Signature of Attorney

**February 1, 2008**

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Katrina Douglas**

Printed Name(s) of Debtor(s)

X **/s/ Katrina Douglas**

Signature of Debtor

**February 1, 2008**

Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_

Signature of Joint Debtor (if any)

Date



**United States Bankruptcy Court  
Northern District of Illinois**

In re Katrina Douglas

Debtor(s)

Case No.

Chapter

13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 21

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: February 1, 2008

/s/ Katrina Douglas

Katrina Douglas

Signature of Debtor

Amer Gen Fin  
3200 W 159th St U  
Markham, IL 60426

Barclays Bank Delaware  
Customer Care Correspondance  
Po Box 8801  
Wilmington, DE 19899

Beneficial / Household Finance  
Attn: Bankruptcy Dept  
961 Weigel Dr  
Elmhurst, IL 60126

Capital 1 Bank  
Attn: C/O TSYS Debt Management  
Po Box 5155  
Norcross, GA 30091

Cashcall Inc  
17360 Brookhurst Street  
Fountain Valley, CA 92708

Cbcs  
Po Box 163250  
Columbus, OH 43216

Certegy Payment  
11601 Roosevelt Boulevard  
Saint Petersburg, FL 33716

Citifinancial Mortgage  
Po Box 140609  
Irving, TX 75014

Dell Financial Services  
Po Box 81577  
Austin, TX 78708

-Great American Finance  
205 W Wacker Dr  
Chicago, IL 60606

Harrahs Joliet Casino  
C/O TRS Recovery Services, Inc.  
5251 Westheimer  
Houston, TX 77056

Hccredit/cit  
203 E Emma Ave Ste A  
Springdale, AR 72764

HSBC Auto Finance  
Bankruptcy Notices  
Po Box 17909  
San Diego, CA 92177

Internal Revenue Service  
Official Bankruptcy Address  
PO Box 21126  
Philadelphia, PA 19114-0326

JUNIPER BANK  
PO BOX 13337  
Philadelphia, PA 19101-3337

Majestic Star Company  
1 Buffington Harbor Drive  
Gary, IN 46406

Option One Mortgage Co  
Po Box 57054  
Irvine, CA 92619

Radiology Imaging  
Attn: Bankruptcy Dept.  
PO Box 1886  
Harvey, IL 60426

The Money Market  
16009-A S Kedzie Ave  
Markham, IL 60428

Toyota Motor Credit  
1111 W 22nd St Ste 420  
Oak Brook, IL 60523

Wells Fargo  
Po Box 7648  
Boise, ID 83707

**↓ Do not endorse or write below this line. ↓**

\*071000301\*  
05/11/2007  
611365641

This is a LEGAL COPY of  
your check. You can use it  
the same way you would  
use the original check.

48387099  
RETURN REASON-A  
NOT SUFFICIENT  
FUNDS

05/09/2007  
0325729312  
[042000437]

*per memo in answer to you*

KATRINA DOUGLAS

2948 SUSSEX AVE  
NORTON, MA 01854

*REASON BEAS FUND*  
*REASON BEAS FUND*  
*NOT SUFFICIENT FUNDS*  
*two*  
*hundred - no/100*  
DOLLARS @

National City

National City Bank of Indiana  
Indianapolis, Indiana

MEMO

0710000651 500941177 0635 0000020000

410740000651 500941177 0635 0000020000

DATE 5-6-07  
635  
\$500.00

0325729312  
0420-0043-7  
05092007  
ENT=3754 TRC=3754 PK=03  
0420-0043-7  
05092007  
ENT=2590 TRC=2593 PK=11  
05112007  
0710-0030-1  
ENT=5735 TRC=5735

>071000288< 05/04/2007

ST. PETERSBURG, FL 33716  
RETURN TO: 311 N. PULASKI  
CHICAGO, IL 60606

0325729312  
0420-0043-7  
05092007  
ENT=3754 TRC=3754 PK=03  
0420-0043-7  
05092007  
ENT=2590 TRC=2593 PK=11  
05112007  
0710-0030-1  
ENT=5735 TRC=5735

Do not endorse or write below this line.